

Housing and Community Needs Survey

November 2014

Commissioned by

SEALE AND SANDS PARISH COUNCIL

With the support of



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Report Background

Introduction - The Rural Housing Enabler Project

The Rural Housing Enabler for Surrey project at Surrey Community Action commenced in June 2006. The purpose of the project is to work with rural parishes to help them to identify local housing need, and where a need exists, to liaise between the community, the local authority and other appropriate experts (such as Housing Associations) and landowners to facilitate the development of affordable housing to meet the needs of rural communities. The Rural Housing Enabler is also working with Parish Councils to assist with conducting Housing Needs Survey's to form part of the evidence base for Neighbourhood Plans.

Housing need in this context is defined as follows:

- 'Housing need' can be defined as the need for an individual or household to obtain housing which is suitable to their circumstances;
- It implies that there are problems or limitations with the household's current housing arrangements and that the household is unable to afford or to access suitable accommodation in the private sector;
- Such problems may be concerned with housing costs, size, location, layout, state of repair or security of tenure;
- This need may be immediate or anticipated in the near future.
- It may also include households who are looking to downsize but remain within the locality.

Sources of land for affordable housing

There are a number of ways in which land can be made available for affordable housing. The list below includes the most common ones (however please note that this list is not exhaustive):

- Public Authority land (often land that belongs to the Local Authority or Parish Council)
- Private Estate land (land gifted or disposed of at low cost by charitable landowners)
- As the Council's standard policy for affordable housing attached to open market housing development: The Subsidised Affordable Housing within Settlements Policy (Policy H5) sets minimum thresholds for market housing development sites that will require the inclusion of affordable housing. In areas of less than 3,000 inhabitants this threshold is 5 or more dwellings or sites of 0.2 hectare or more (irrespective of the number of dwellings). In settlements of more than 3,000 inhabitants, this threshold is 15 or more dwellings or sites of 0.5 ha or larger. The Council requires the level of provision to be at least 30%. However, the actual number and form of provision will be negotiated on a site by site basis.
- Rural Exception Sites: sites that would not normally qualify for planning permission may be given exceptional planning permission provided the development meets a proven local demand and is small-scale. Only households with an agreed local connection defined by a Section 106 Agreement would be eligible for affordable housing on a Rural Exception Site and any dwellings must remain low-cost in perpetuity. Local need is proven by means of a current Housing Need Survey which can be undertaken by the Rural Housing Enabler in partnership with the relevant Parish Council.

Statutory and local provisions can be incorporated to ensure that any affordable homes built remain as affordable. This can take the form of land covenants, planning conditions or the setting up of non-profit

making trusts, such as a Community Land Trust which can help ensure retention of the land for affordable housing.

Housing and Community Need in the Parish of Seale and Sands - Report Summary

A Housing and Community needs survey was undertaken in November 2014 to gain feedback on key community facilities, housing development and housing needs within the Parish of Seale and Sands to help form the background to their Neighbourhood Plan. A brief summary of the findings follows.

There was just over a 38% return rate on the survey, which were distributed to all households in the parish by post. Across the country, a 10-35% response rate is generally recorded and as such this is considered a good response rate.

Part 1 of the survey was designed to gather views of all residents regarding the concept of development within their village, access to and use of community facilities. Part 2 measures the level of existing need for housing within the parish for both affordable and open market housing.

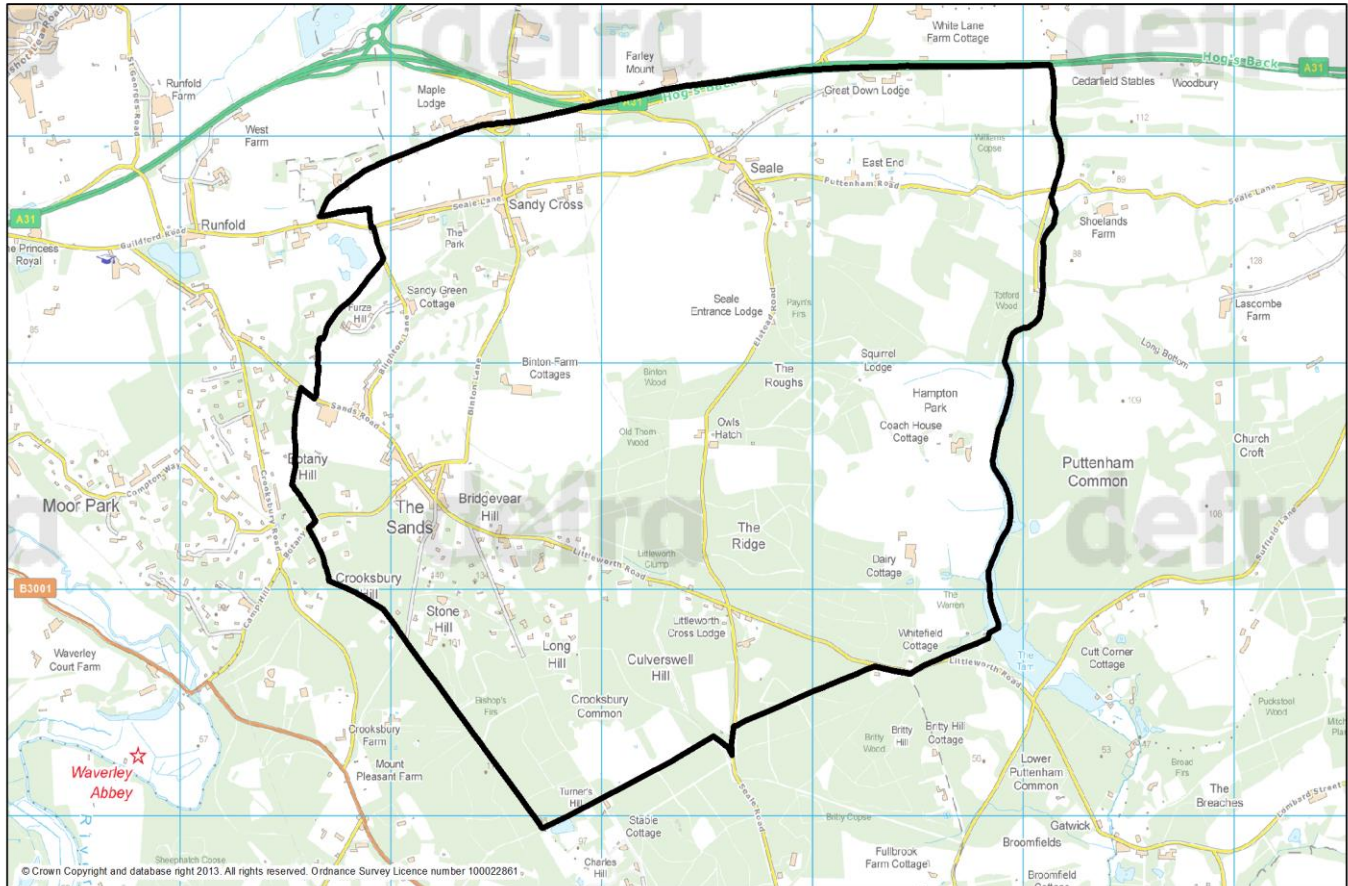
From the responses the following can be determined:

- Of those who responded, there was an almost equal split between those who did not want to see any growth at all and those who wanted to see steady growth.
- 74% of those who responded were most concerned with increased traffic
- 63% were concerned about the condition of the roads and verges.
- 42% of respondents were retired.
- 25% of respondents had lived in the parish for more than 30 years.
- 65% of respondents owned their homes outright

Background

Seale and The Sands are two small villages of just 360 households (approximately 900 people) which lie to the south of the A31 Hogs Back on the Pilgrims Way. Located just over 4 miles from Farnham and approximately 10 miles from Guildford and close to the villages of Runfold, Wanborough and Puttenham.

Seale and Sands Parish



Source: 2011 Census Output Area boundaries. Crown Copyright. Crown Copyright material is reproduced with the permission of the controller of HMSO. Produced by Oxford Consultants for Social Inclusion, www.oci.co.uk, April 2013



Household Characteristics of Seale and Sands Parish¹

In line with many other rural areas detached and semi-detached properties dominate the housing stock.

Detached houses 257 68.5% of dwellings (England average = 22.3%)	Semi-detached houses 98 26.1% of dwellings (England average = 30.7%)	Terraced houses 12 3.2% of dwellings (England average = 24.5%)
Flats (purpose built) 01 0.3% of dwellings (England average = 16.7%)	Flats (other) 05 1.3% of dwellings (England average = 5.4%)	Caravan or other temporary accommodation 02 0.5% of dwellings (England average = 0.4%)

Source: Census 2011 (table KS401EW)

¹ This and all other statistical information (unless otherwise stated) obtained from 2011 Census Data – available on: www.neighbourhoodstatistics.gov.uk

In terms of tenure the parish has a breakdown which is well above the national average in terms of owner occupier and well below the national average for social rented accommodation.

Housing that is owner occupied	Housing that is social rented	Housing that is private rented	Other rented accommodation
296	06	42	16
82.2% of households (England average = 64.1%)	1.7% of households (England average = 17.7%)	11.7% of households (England average = 15.4%)	4.4% of households (England average = 2.8%)

Source: Census 2011 (KS402EW)

Open market housing for sale in the parish is characterised by detached properties. A search for properties for sale was undertaken in January 2015 on www.zoopla.co.uk which suggested that there were 3 homes available for sale in the parish, with a further 2 which had either been recently sold or were under offer.²

Prices and availability ranged from:

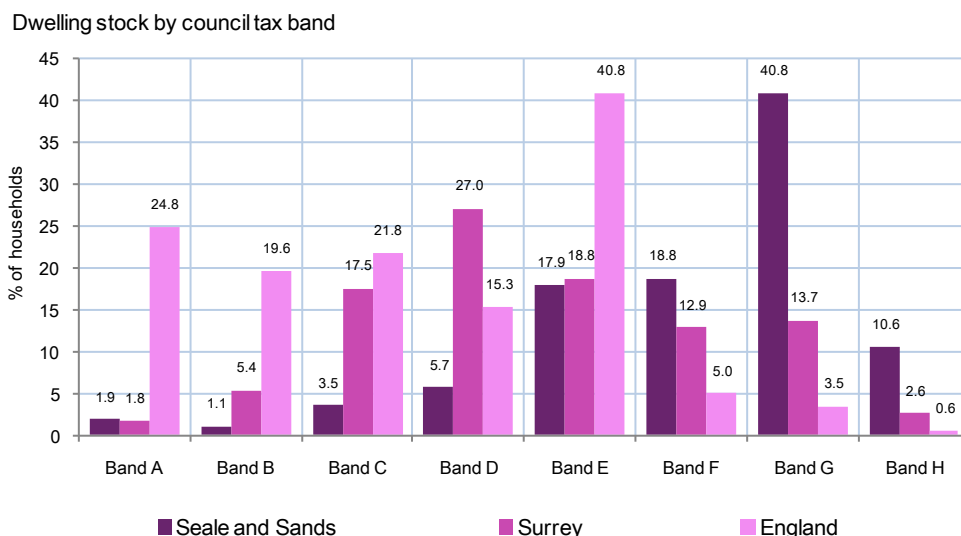
	On market	Sold/under offer
3 bed detached		895,000
4 bed detached	900,000 895,000 800,000	
5 bed detached		1,000,000

It is not possible to assess a typical entry level property as they simply do not appear to exist within the parish. The nearest type of property is a 3 bedroom semi-detached which appears to have an average asking price of £450,000. For a single person to access the market at this level a gross annual income of £115,714 would be required. For a couple, the same property would require a joint gross annual income of £135,000.³ This assumes a deposit of 10% (£45,000) (unless the household was able to access Help to Buy which would require a 5% deposit). It appears that across the parish there is a complete lack of smaller open market housing for older people looking to downsize and entry level buyers such as young couples or single people and the number of opportunities to purchase a 2 bedroom property is non-existent.

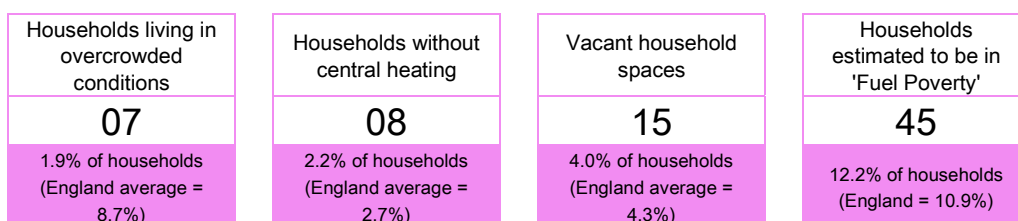
² www.zoopla.co.uk search undertaken in January 2014.

³ This is based on a mortgage x3.5 for a single income and x3 for a joint income

Data on Council Tax bands (See fig below) show the number (and proportion) of houses in bands A, B or C (the lowest price bands) locally. These price bands are set nationally, so can help show how the cost of all local property (not just those properties that have recently been sold) compares with other areas. As can be seen for Seale and Sands, in 2011, the parish had a significantly lower number of properties in tax bands A-E than both Surrey and the country as a whole, with the majority of homes falling under Band G.



Seale and Sands compares very favourably with both Surrey and England as a whole in terms of the number of households overcrowded or lacking central heating, it is just above average with the rest of the country in terms of the number of households estimated to be in fuel poverty.



The definition of fuel poverty is based on the Low Income High Costs (LIHC) framework. Under this definition, a household is said to be in fuel poverty if they have required fuel costs that are above average (the national median level); were they to spend that amount they would be left with a residual income below the official poverty line. It is calculated using the income of households, the cost of fuel required, and the ability of their home to retain heat. In January 2013 the government launched the Energy Company Obligation (ECO) with a focus on reducing levels of fuel poverty and poor housing conditions in rural areas. The rural element of this energy efficiency measure is due to the fact that fuel poverty and poor quality housing tends to be higher in rural areas and therefore a priority for improving the quality of life of residents in rural communities.

Private rented sector

As of January 2015, only 3 properties were available to rent or had recently been let. Prices ranged from £775.00 for a 1 bed property, up to £1500.00 for a 3 bed semi-detached.

Current Affordable Housing

There are currently 6 affordable homes across the parish.

Strategic Context

Rural areas across Surrey are characterised by a lower than average supply of affordable housing stock, and private housing stock which consists mainly of larger detached and semi-detached housing, and, in particular a higher than average element of hidden homelessness (older children living with parents). In Seale and Sands the number of people over the age of 65 is 23.2%, this is almost 7% higher than the national average, with the ageing population set to grow by a third over the next 20 years. This causes concerns for the sustainability of rural communities, given that an increasing proportion of new/concealed households are being forced to move away from their villages in order to secure more affordable housing elsewhere. The increasing number of older people who wish to downsize is also becoming a cause for concern.

Whilst they may be able to afford to purchase on the open market, the growing lack of 1 and 2 bedroom homes in rural areas means that for most they will need to move away when they are no longer able to cope with the size of property currently being resided in. A move away from established networks at this stage of life can be difficult and isolating for many elderly people and as more of the younger generation are unable to afford to buy in the area the traditional support networks are fading away, leaving a gap for both generations.

Guildford Borough Council's 2011 Interim Housing Statement recognises the gap between incomes and house prices in its rural areas, and the effect this can have on communities:

*"House prices in rural areas of the Borough are substantially above the national average whilst those working in rural areas earn significantly less than their urban counterparts. Failure to create better opportunities for people who live in small rural communities to find quality work and affordable housing can result in rural areas becoming commuter dormitories, exclusive enclaves of the wealthy and retired, at the expense of fewer local jobs, declining local services and loss of community life."*⁴

All of these factors play an important role in shaping the housing market.

Housing Needs Survey – Background and Method

It is to be expected that the majority of people living in the area are well housed and would not necessarily respond to a housing survey seeking information about opinions and housing needs.

Historically, the majority of responses in any survey of this kind come from:

- People who feel strongly that there should be no more development in the parish.
- People who feel themselves to be in need of housing now or in the near future;
- Their relatives;
- People involved in some way in community affairs who probably have an appreciation of the problems affecting the community as a whole, even if they are not in housing need;

This survey was carried out during a period of consultation on Guildford Borough Council's Local Plan and Green Belt Review. To provide a more detailed understanding of the views of local people, that could be used and fed into the developing Seale and Sands Neighbourhood Plan as well as ascertaining if a housing need existed, Seale and Sands Parish Council decided to conduct an independent Housing Needs Survey.

⁴ Guildford Borough Council, Housing Strategy Interim Statement, March 2011, p. 33

The aim of this survey was as follows:

- To give all residents an opportunity to provide an opinion on the issue of housing development within the parish
- To assess whether there is a need for housing amongst local residents.
- To assess the use of local facilities and ascertain what, if any, further commercial development may be required.

Part 1 of the questionnaire was designed to survey all residents about their views regarding the first points.

Part 2 was aimed specifically at those people who consider themselves to be in housing need and is designed to help measure the level of need for affordable housing by those people with a local connection to the parish and open market housing (in particular the needs of older people and emerging families)

Whilst the questionnaires were sent to all households in the parish, the survey results do not purport to be representative of all residents; no information is available on non-respondents and it is not possible to gross up results to the entire population. Nor does the survey purport to assess the entirety of housing need in the area. Further advice on housing options is available through from Guildford Borough Council's Housing Options Team.

The forms were posted to households across the parish in November 2014. In total 138 forms were returned within the deadline. The Rural Housing Enabler has collected all data from all returned forms and analysed it as follows:

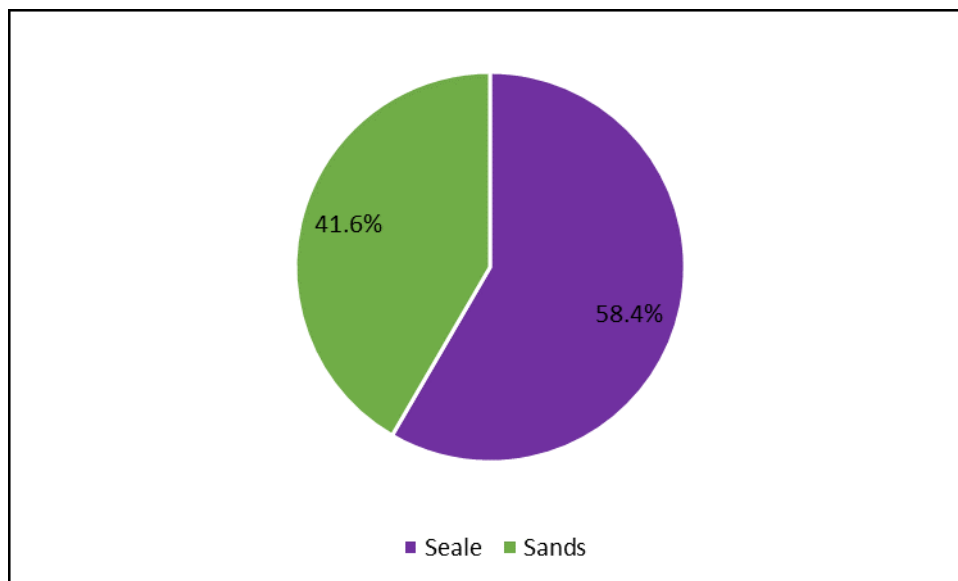
Total Distributed	360
Total Returned	138
Total percentage	38.33%

Findings are based on 138 responses but please note that not everyone completed every question.

PART 1 – You and Your Household

Q1. Which is your postal address?

Fig 1



Base: 137 respondents

The response from those living in Seale was the greatest at just over 58%.

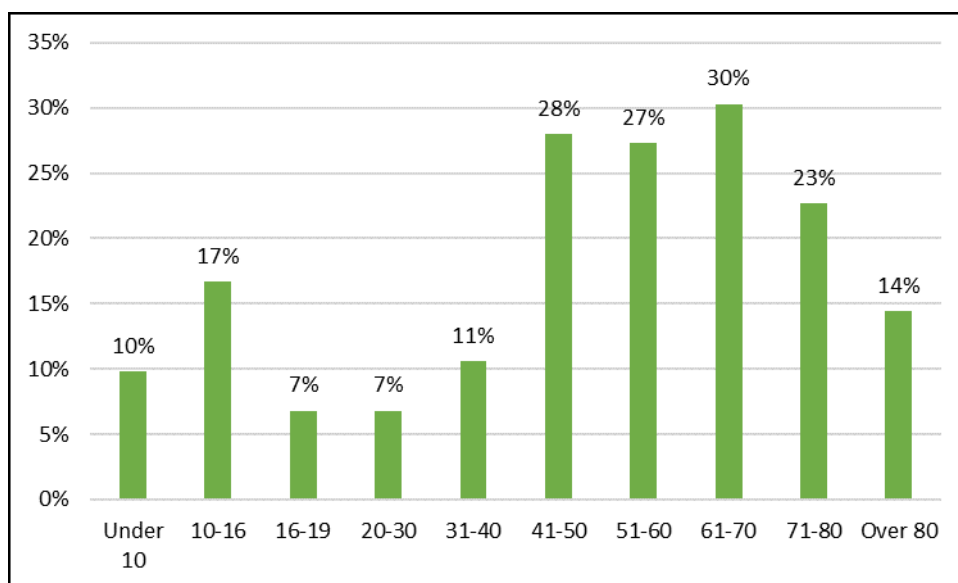
Q2. Is this your main home?

Two households responded that this was not their main home.

Q3 How many people in each age group are living in your home??

67% of people are aged over 60, with 14% aged over 80.

Fig 2

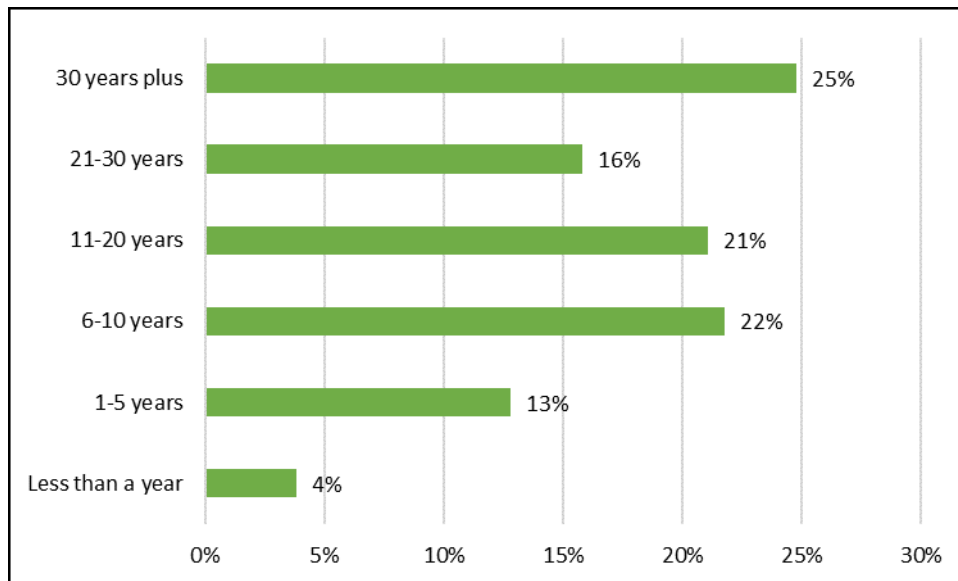


Base: 132 respondents

Q4 How many years have you lived in the Parish of Seale and Sands?

25% of respondents had lived in the parish for more than 30 years.

Fig 3

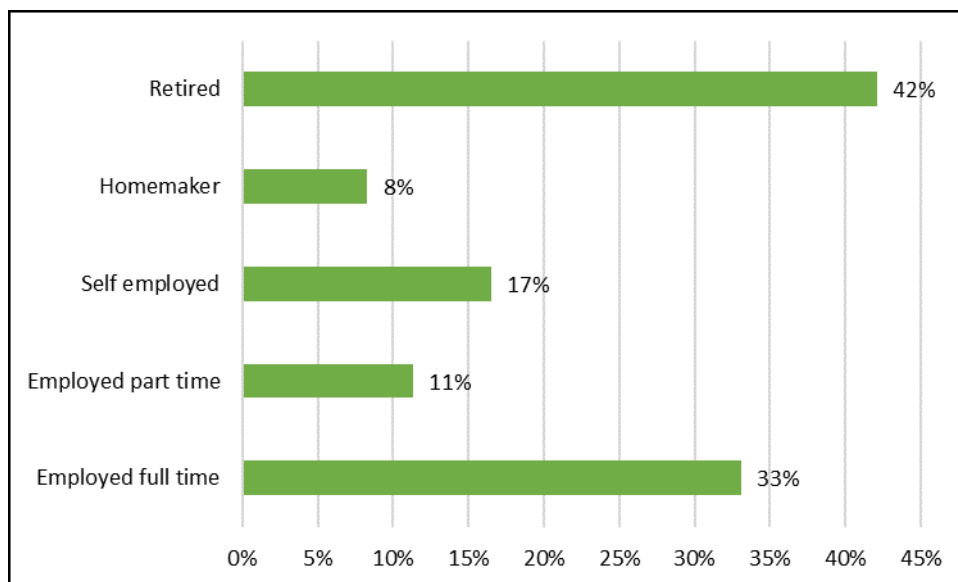


Base: 133 respondents

Q5 Employment Status?

42% of respondents were retired.

Fig 4

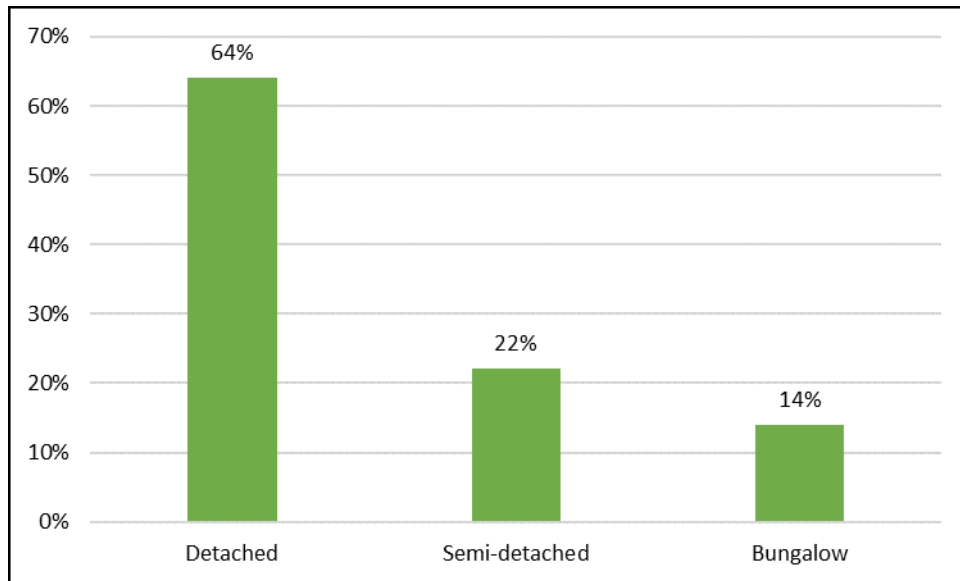


Base: 133 respondents

Q6 How would you best describe your home?

The parish, like many other rural areas is dominated by detached and semi-detached houses, as opposed to flats, and therefore it is expected that most respondents will reside in this type of property.

Fig 5

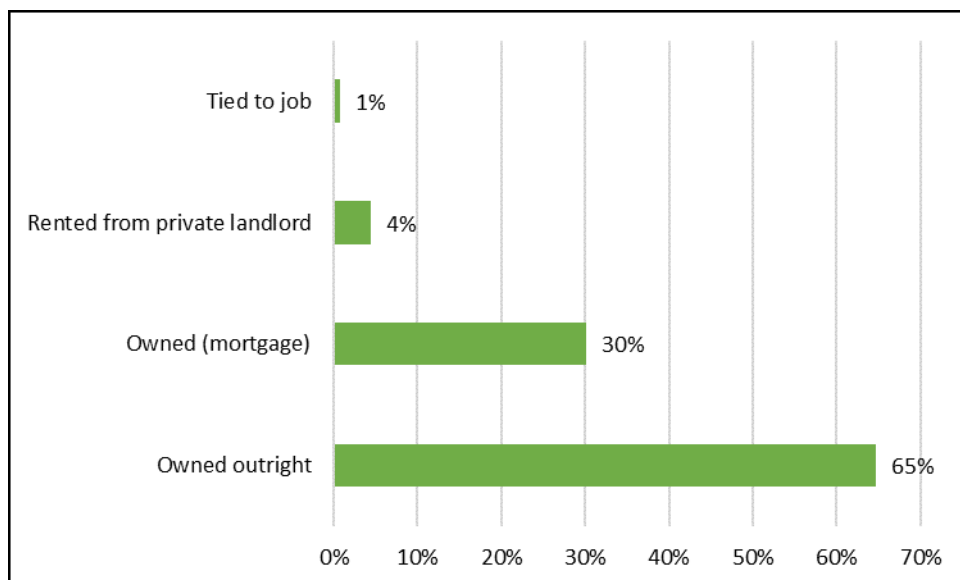


Base: 136 respondents

Q7 Who owns your home?

65% of respondents owned their home outright, 5% rented privately. No one rented from a housing association or local council.

Fig 6

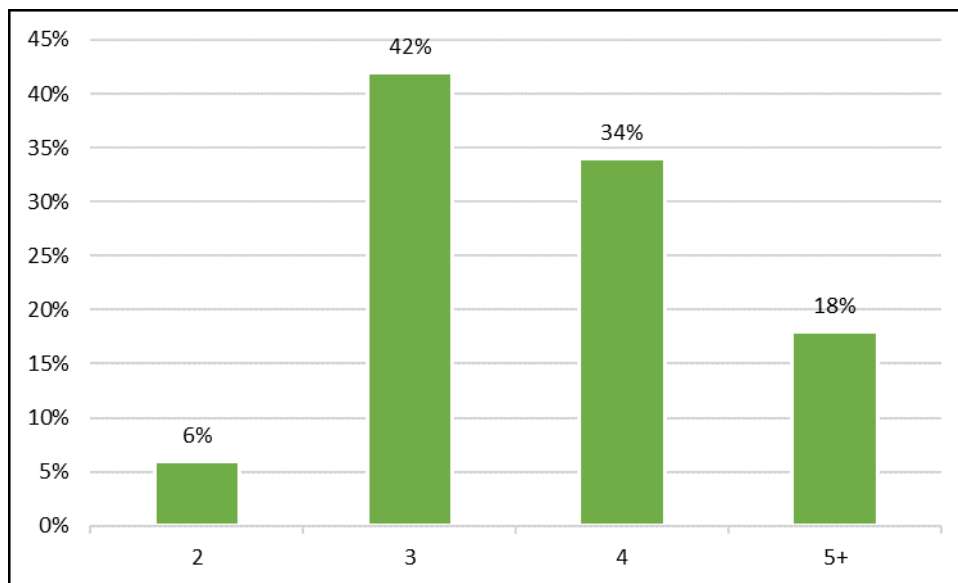


Base: 136 respondents

Q8 How many bedrooms does your home have?

52% of respondents had 4 bedrooms or more bedrooms, 18% of which had 5 or more.

Fig 7

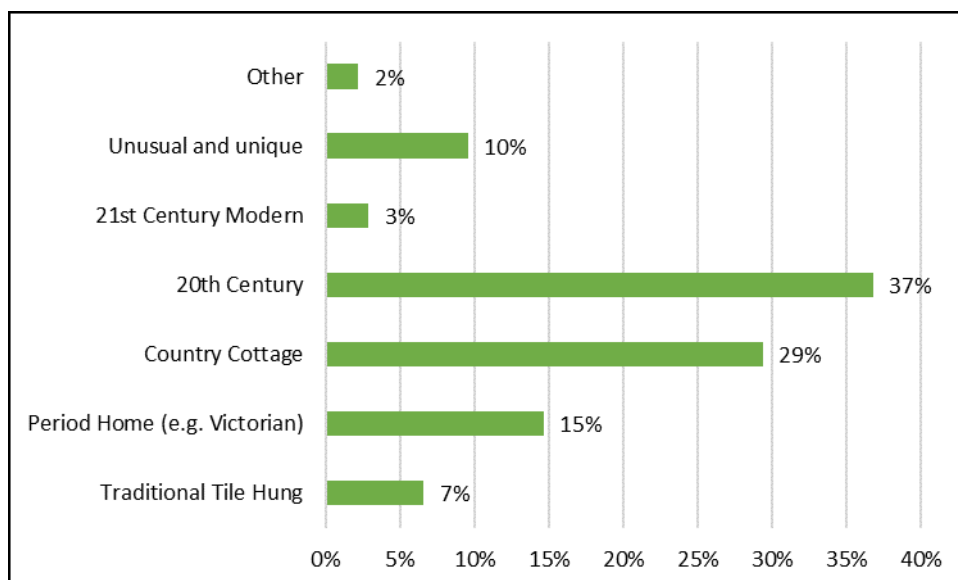


Base: 136 respondents

Q9 How would you best describe the style/design of your home?

There is a wide and even spread of property types within the village dating from 1553 through to modern day. A significant number of which are 20th Century.

Fig 8

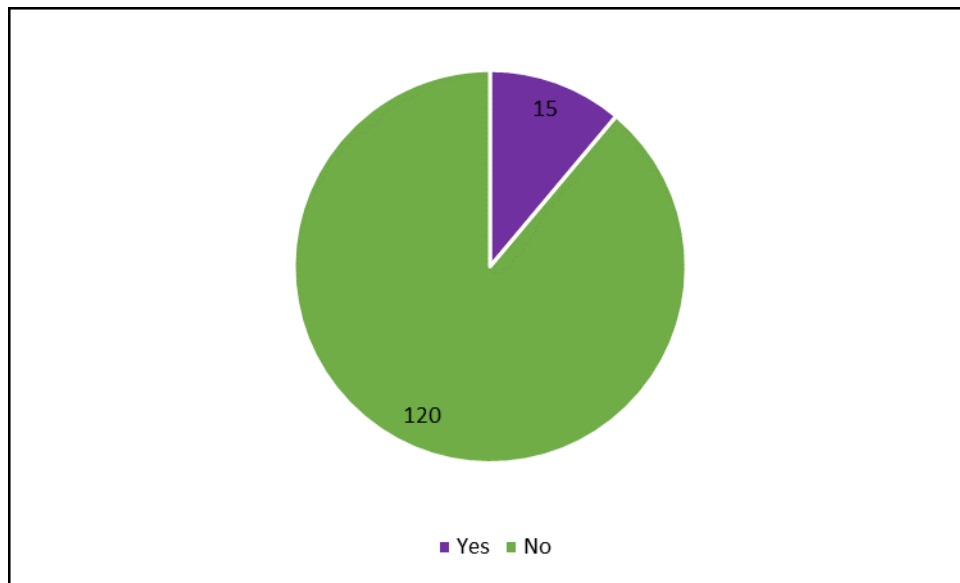


Base: 136 respondents

Q10 Do you or anyone living with you need to move to alternative accommodation within the village within the next 5 years?

15 households stated that they or someone they lived with would need to move within the next 5 years.

Fig 9

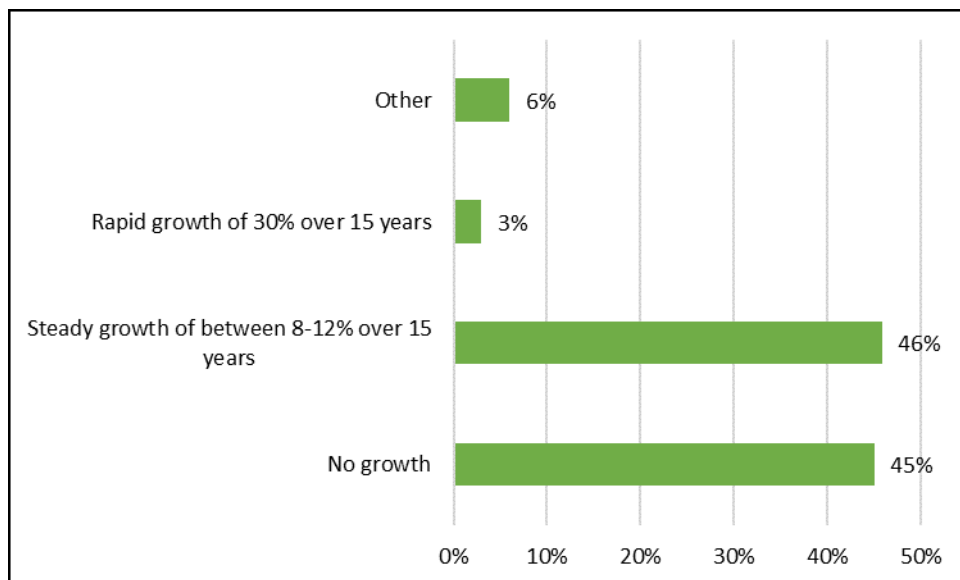


Base: 135 respondents

Q 11 How would you like to see Seale and Sands develop over the next 15 years?

45% were opposed to any growth at all in the village, with 46% supportive of steady growth.

Fig 10

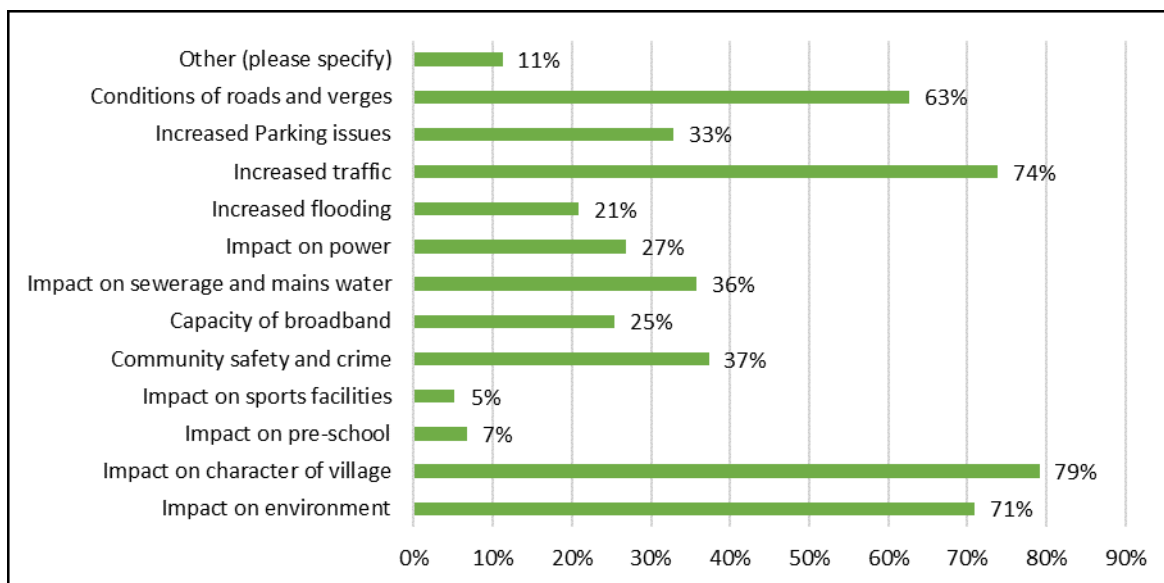


Base: 133 respondents

Q12 What concerns you the most about development within the Village?

The most significant concerns were around increased traffic, the impact on the character of the village and environment as well as the condition of the roads and verges.

Fig 11

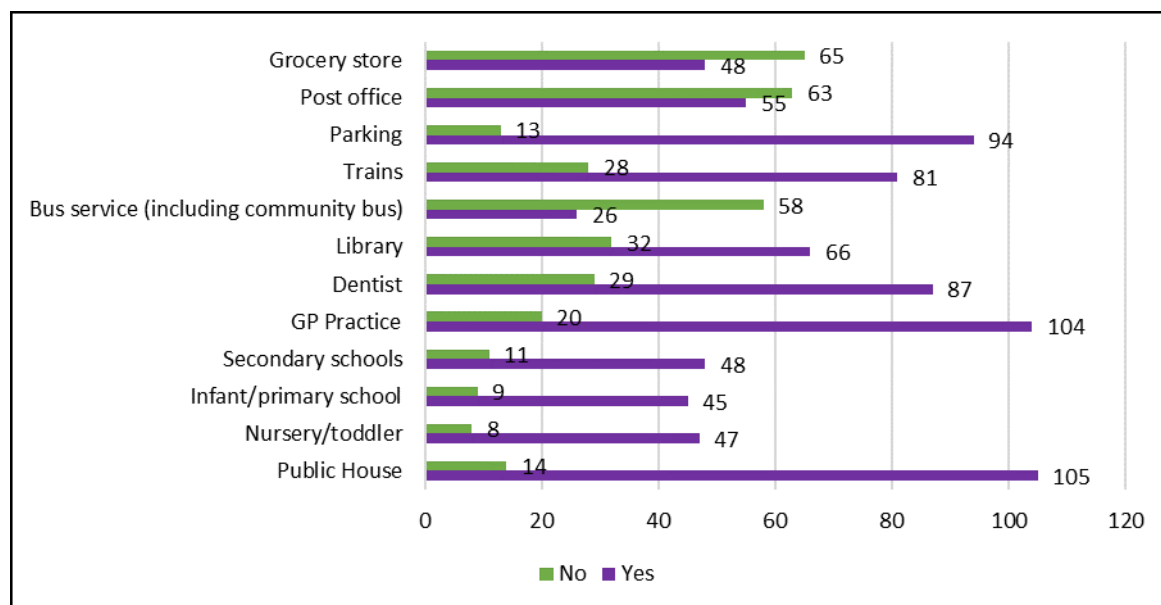


Base: 134 respondents

Q13. Do you have adequate access to the following facilities?

Overall most people felt they had adequate access to most facilities with the exceptions of a grocery store/post office and bus service. There were several comments to the effect that all of these services were easily accessible in the nearby towns, so long as you had access to a car. Given the ageing population this may be an issue in the future.

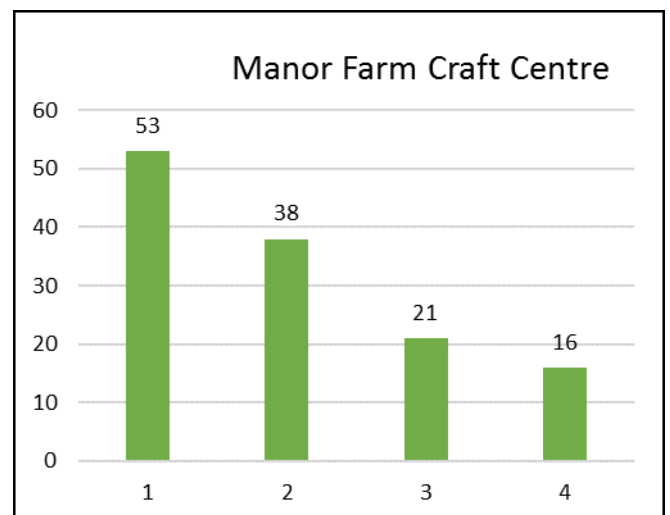
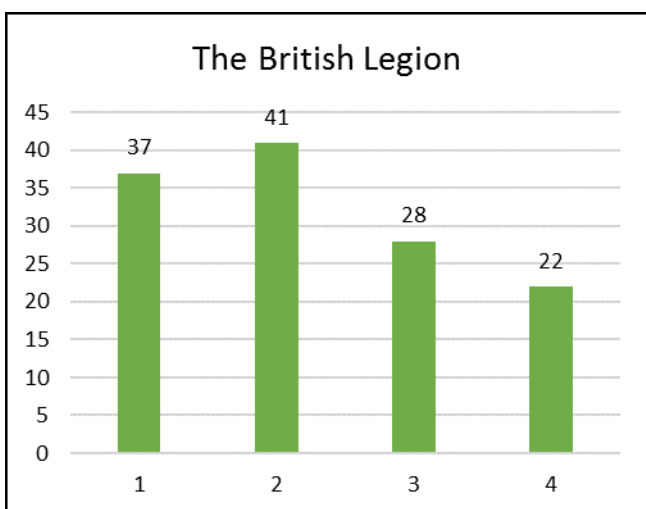
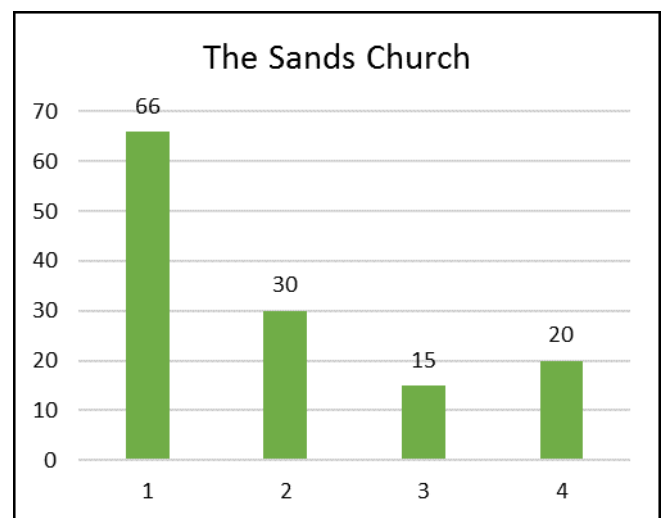
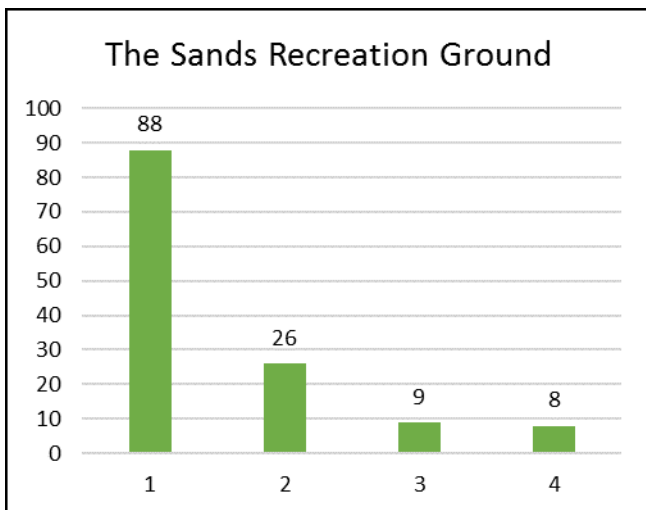
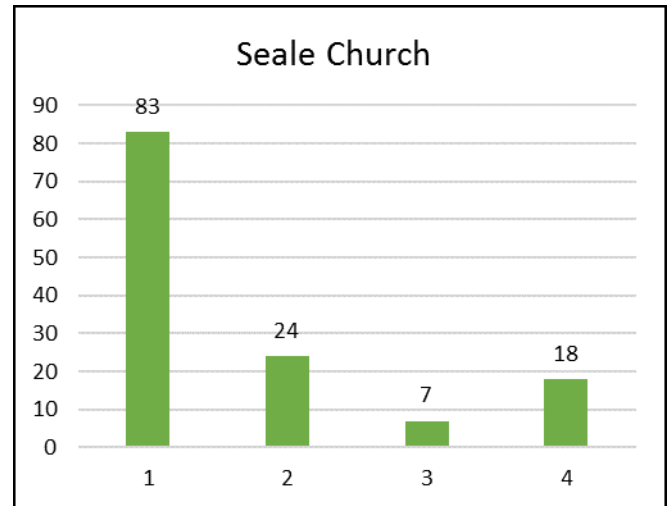
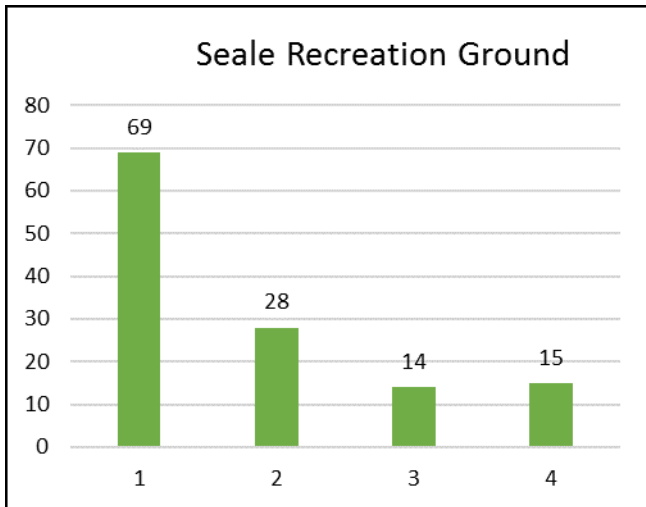
Fig 12

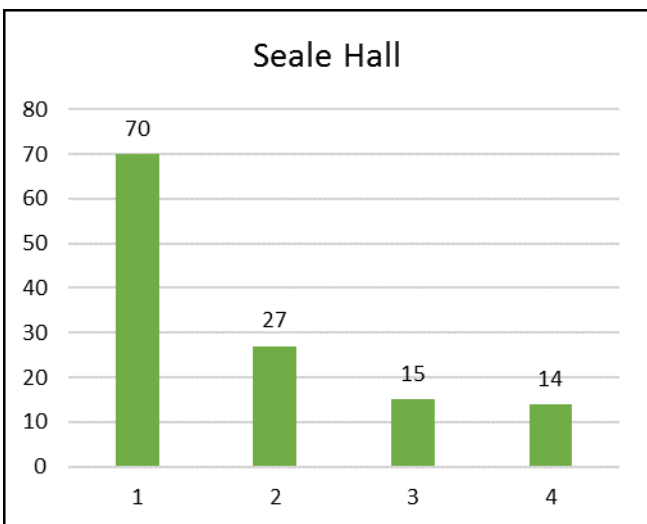
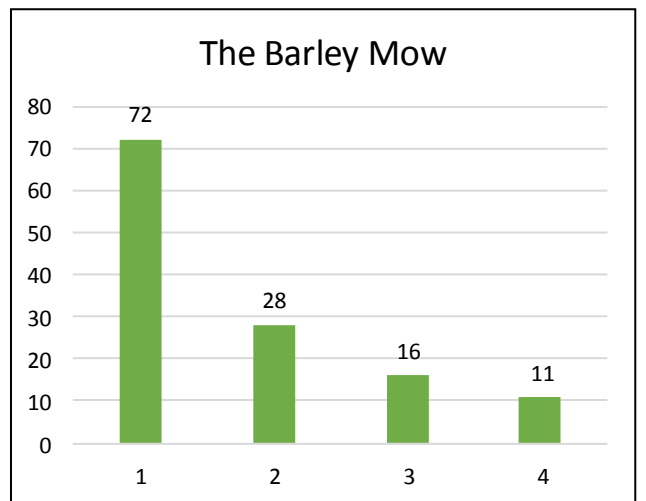
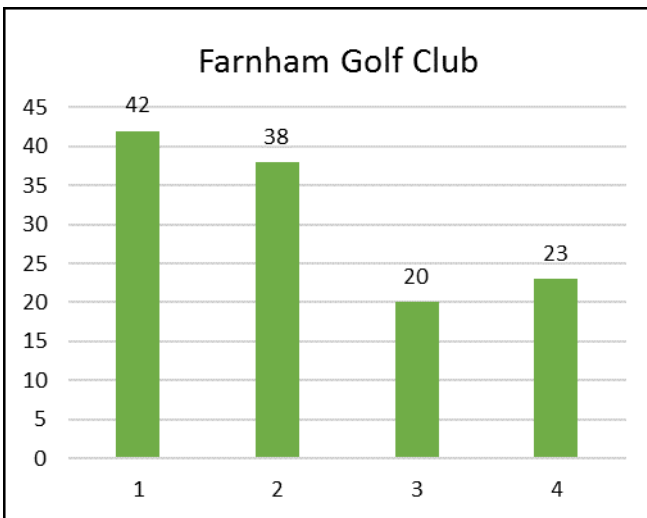
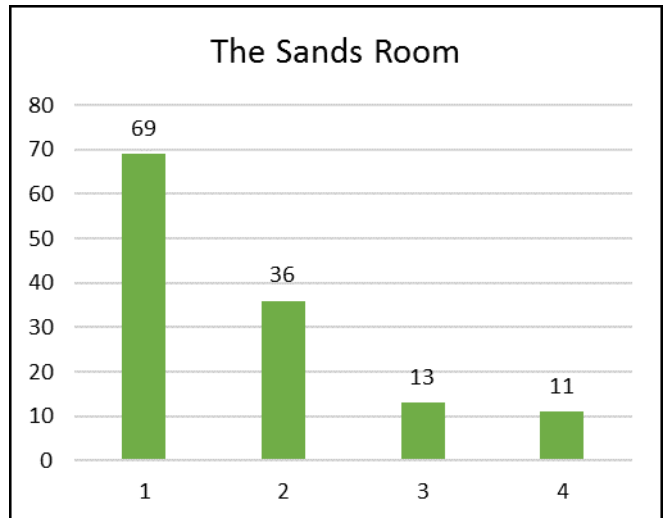
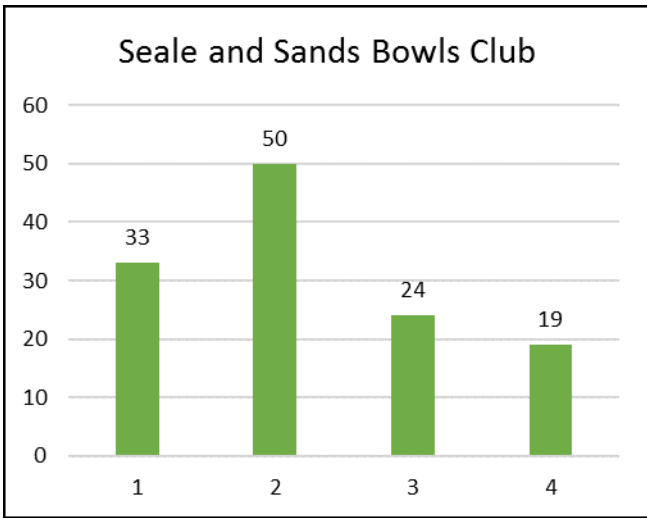


Base: 134 respondents

Q14. On a scale of 1-4 with 1 being very important and 4 being not important, how important do you feel the following facilities are to the village?

The majority of local facilities were well thought of, particularly the recreation areas, Churches and local pub. Opinion was more divided on facilities such as the British Legion and Bowls Club.





Q15. How often do you use the following facilities?

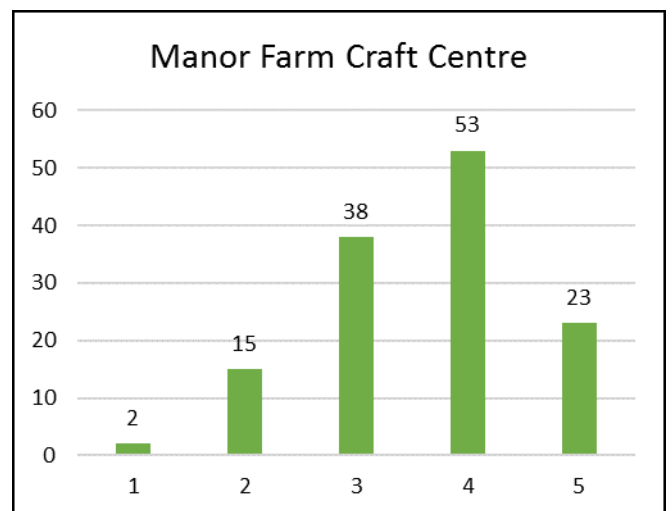
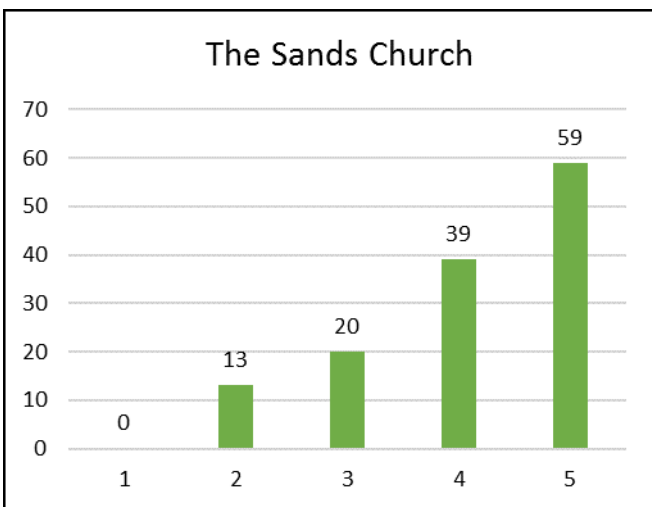
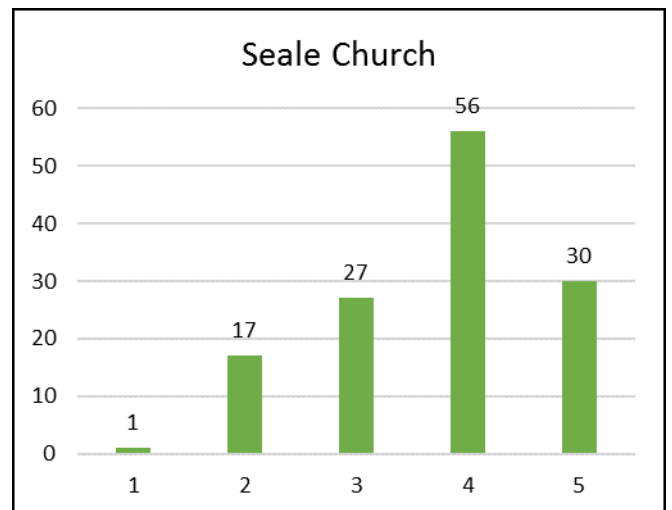
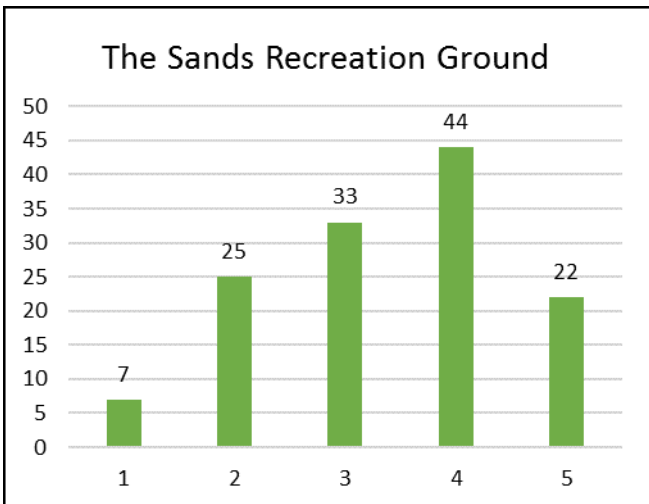
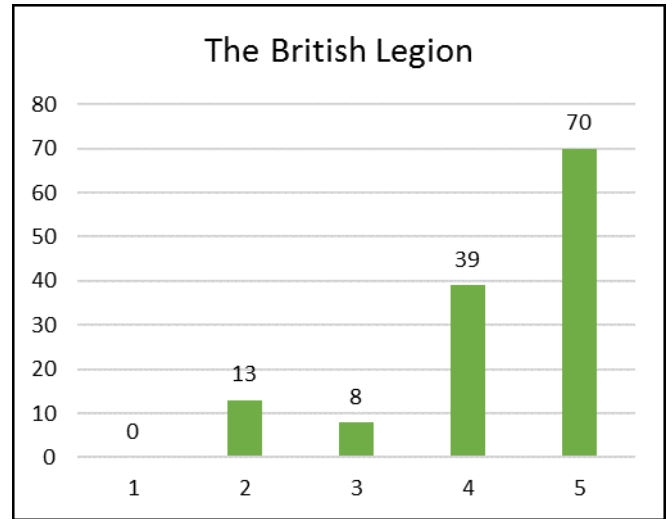
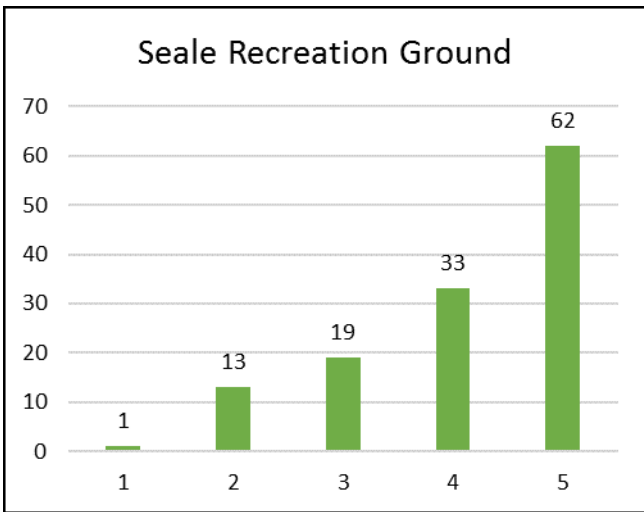
1 = Daily

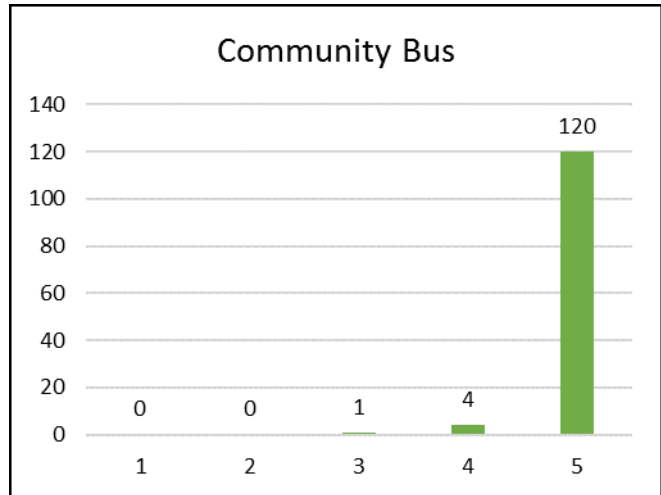
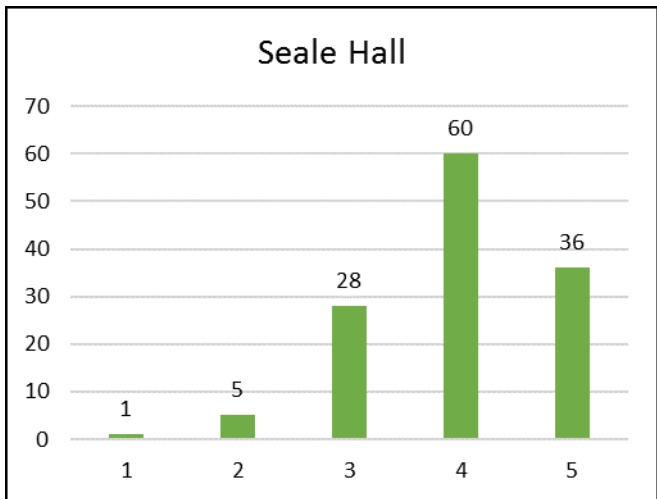
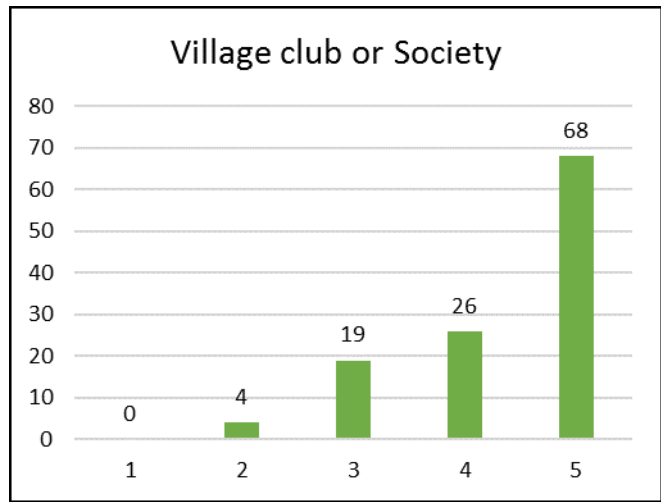
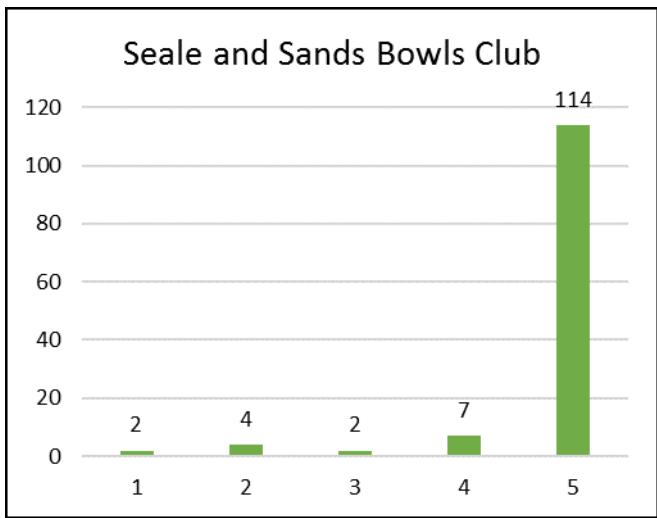
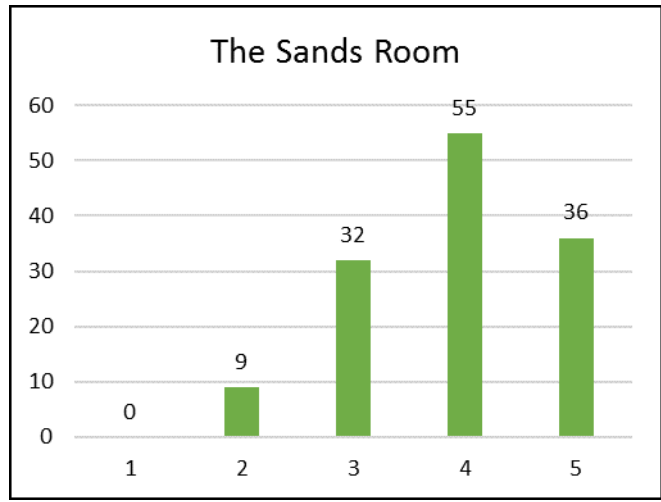
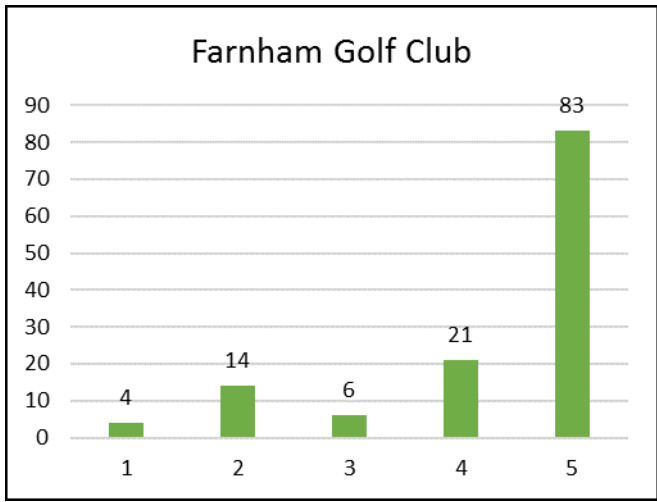
2 = Weekly

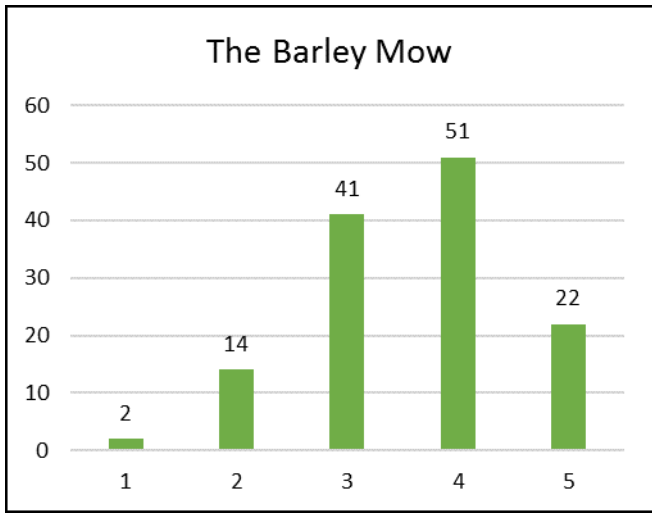
3 = Monthly

4 = Rarely

5 = Never



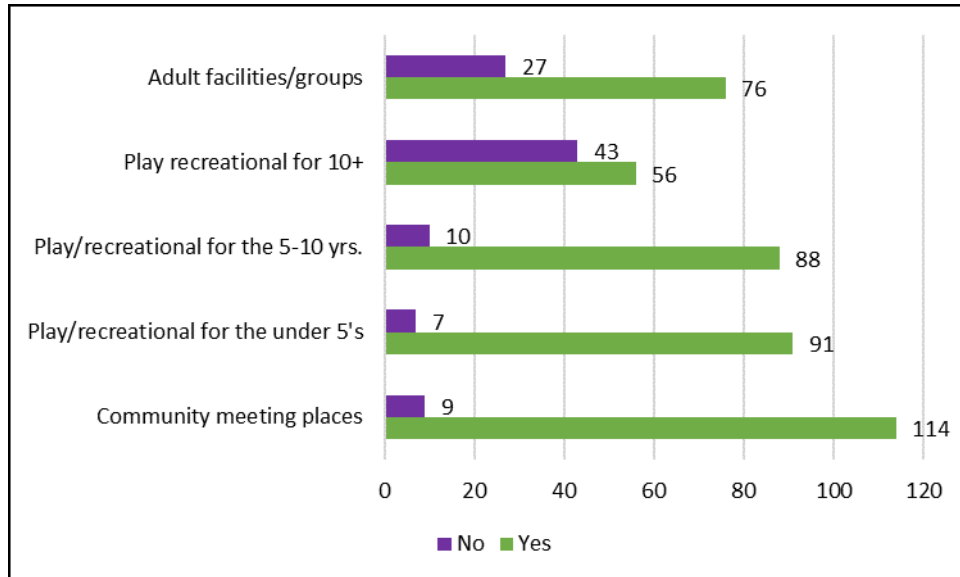




Q16 Do you feel the village has adequate recreational facilities in the following areas?

Most people felt that the village had adequate facilities in all areas, the only area that scored less well was play/recreational facilities for 10+ which is fairly typical in most rural areas.

Fig 15

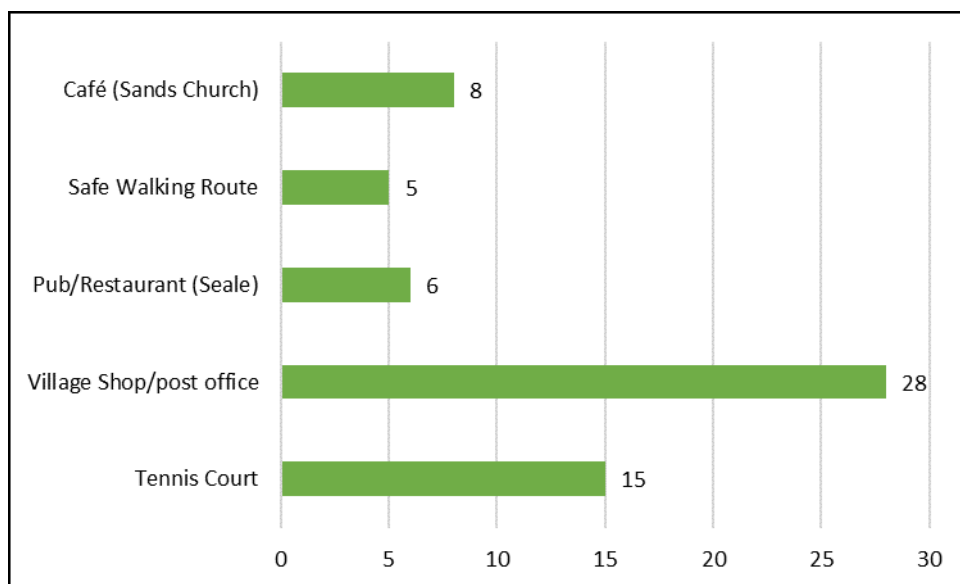


Base: 123 respondents

Q17 Are there any amenities you would like to see developed in the parish?

57 respondents made comments under this section, the most popular ones have been summarised below.

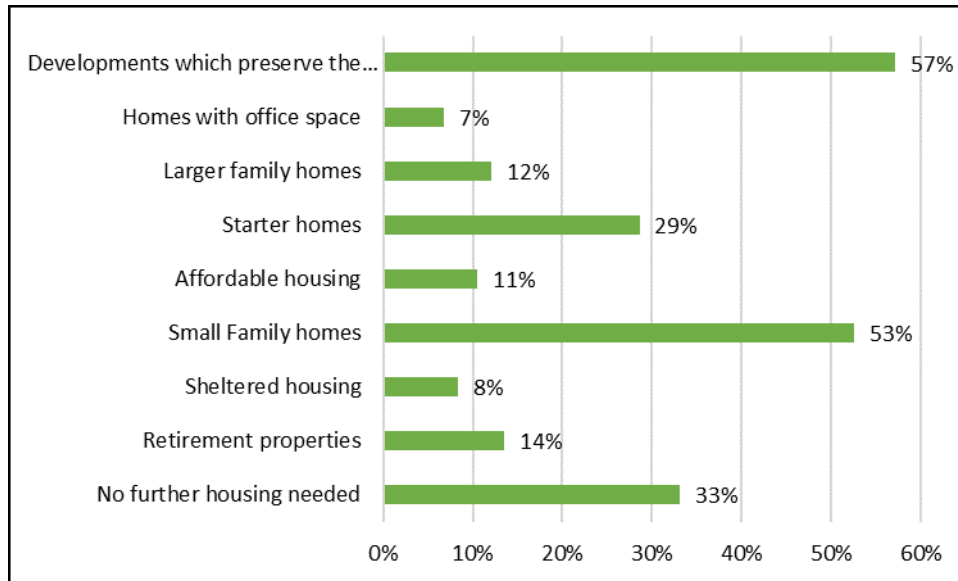
Fig 16



Base: 57 respondents

Q18 If further housing is needed, what type of housing do you think it should be? Please tick all that apply

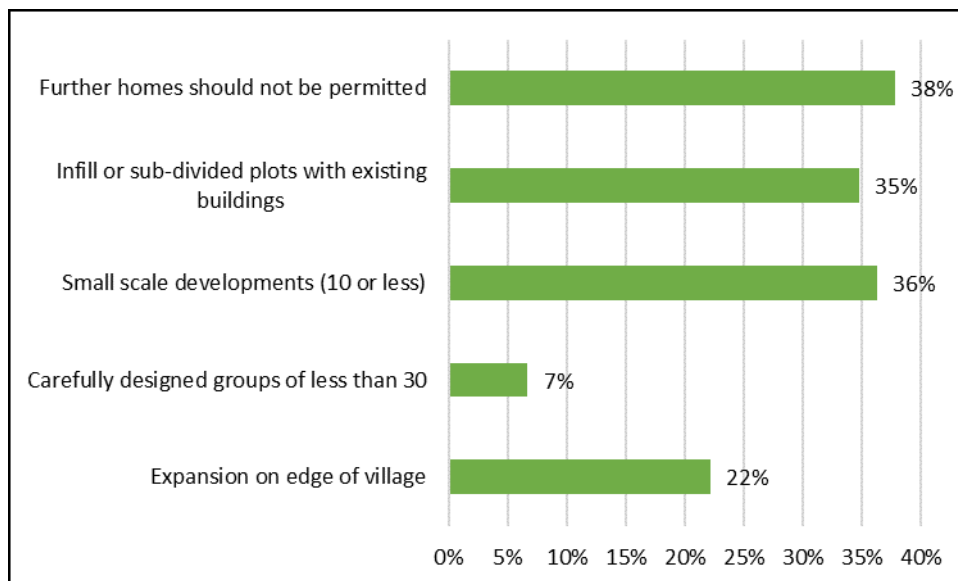
Fig 17



Base: 133 respondents

Q19 If further housing development is permitted what form should it take? Please tick all that apply.

Fig 18



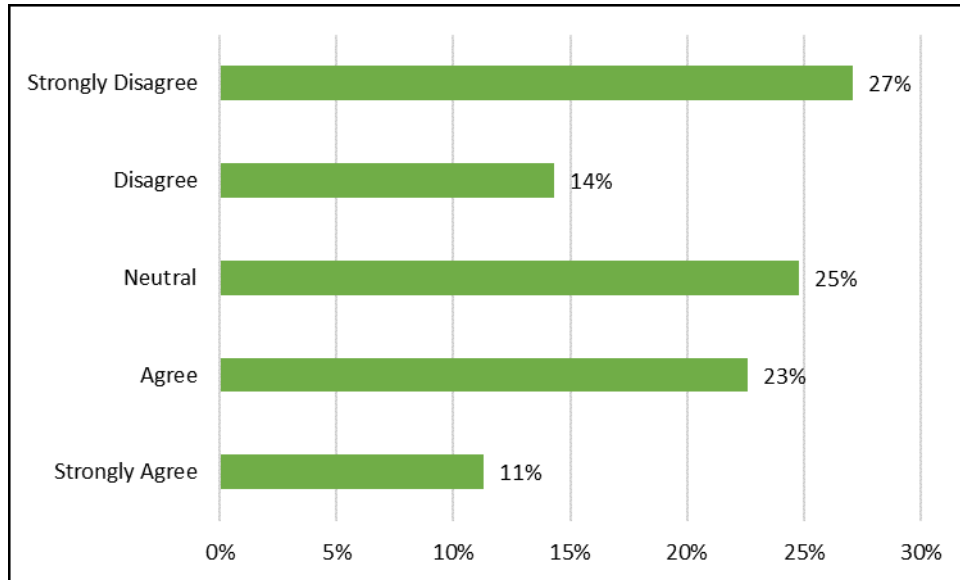
Base: 135 respondents

Q20 If further development were to take place can you suggest any sites that may be suitable?

A number of sites were suggested with Seale Lane being the most popular, other sites include Sands Road, The Caravan site at Sands Close, Seale Lane – A list of all comments is included as Appendix 3

Q21 Do you feel that housing development would sustain/improve the character and social structure of the village?

Fig 20

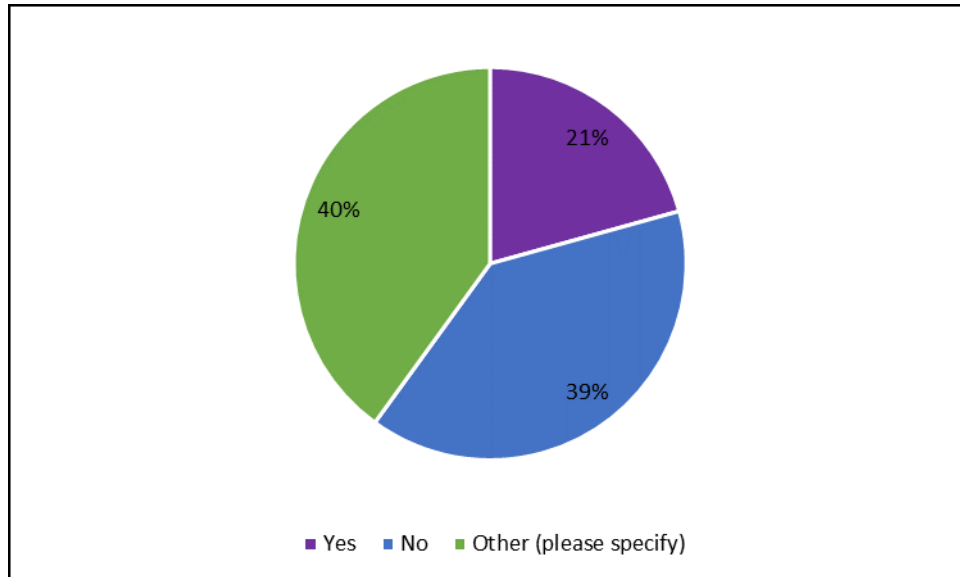


Base: 133 respondents

Q22 Should we encourage new business into the village to provide employment, vitality and services to enhance village life?

40% of respondents made additional comments, the majority of them would be in support of new business so long as it was along the lines of a local shop.

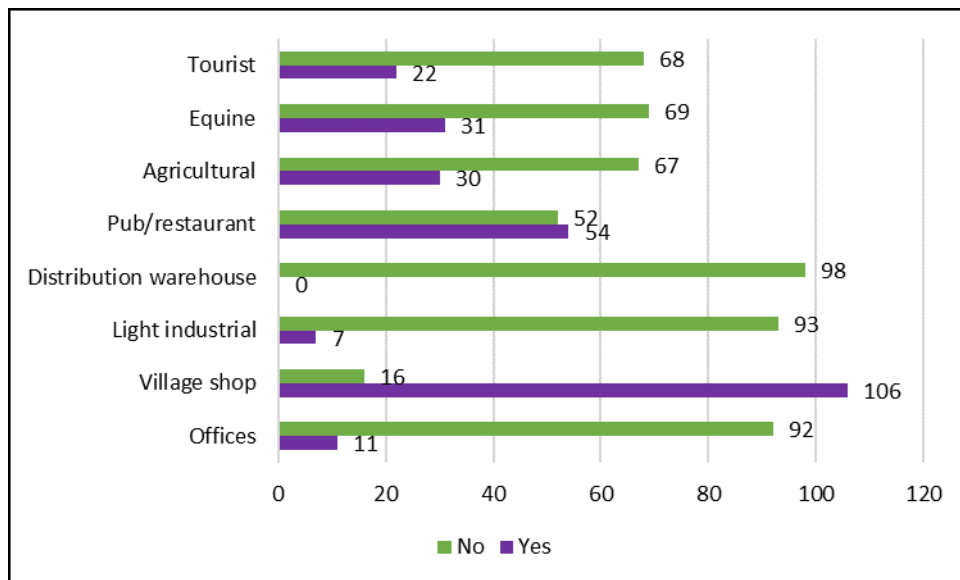
Fig 21



Base: 135 respondents

Q23 Do you feel there is a need for any further commercial development of the following?

Fig 22



Base: 128 respondents

Q24 Do you operate a business/work from home?

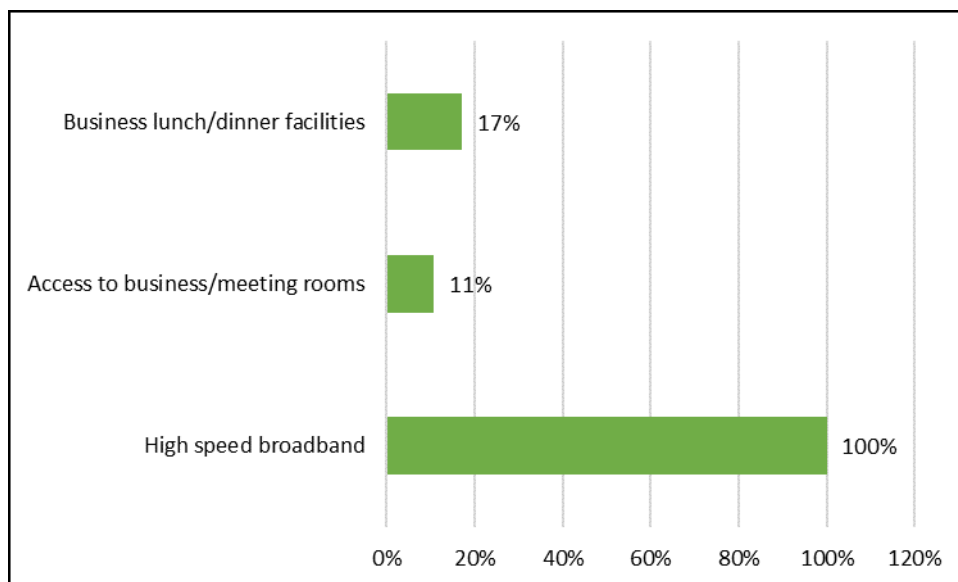
23 people stated that they operated a business or worked from home.

Q25 If so what type of business/organisation is it?

Responses ranged from a variety of consultants to business services and event planning.

Q26 Which of the following enhancements do you feel are needed to support home working/small businesses?

Fig 23



Base: 105 Respondents

Q28 Additional Comments

A number of additional comments were made a selection of which are repeated below. A full list of the comments is attached at Appendix 2.

'We strongly feel there's a need for an informal meeting place other than the pub! The café in the church was great and we made more friends in the short time it was open than in the whole of 5 years!'

'Many local families are forced to leave the area when they wish to downsize. Children are unable to afford to live here this breaks up the families and creates a dormitory for London business people and does not create a close knit society.'

'We would like the village to retain their village character and district identity. We do not want more noise, traffic or commercial industrial activity. A café/shop would enhance community cohesion and create a valuable amenity. A tennis court would provide an opportunity for all ages to keep fit and active. This would include teenagers for whom there are currently very few activities locally. They have no independent safe means of transport to go further afield.'

'There's virtually no housing for starter homes or for people downsizing too. All smaller properties are added to and we are as guilty as the rest! To meet family needs or to boost value for the future. I think older people might like to stay in the villages but there is no appropriate housing to go to so they feel either trapped or have to move away from friends. Equally our children could never start out here, I fully understand why many won't want any development but a bigger vibrant community would help to keep and add to our services. Infrastructure would have to be developed too to meet more people.'

'Seale and Sands are village communities and should be maintained as such. Any development should be very limited. If we all wanted to live in a town we would'.

Q29 Would you be interested in working with us to further develop our plan? This would only take a small amount of time and ensures as many people as possible are represented.

30% of respondents indicated they would be happy to help in preparing the Neighbourhood Plan, this equated to 41 households. All details have been passed to the Parish Council.

Q30 Do you plan to move WITHIN THE VILLAGE in the next 10 years?

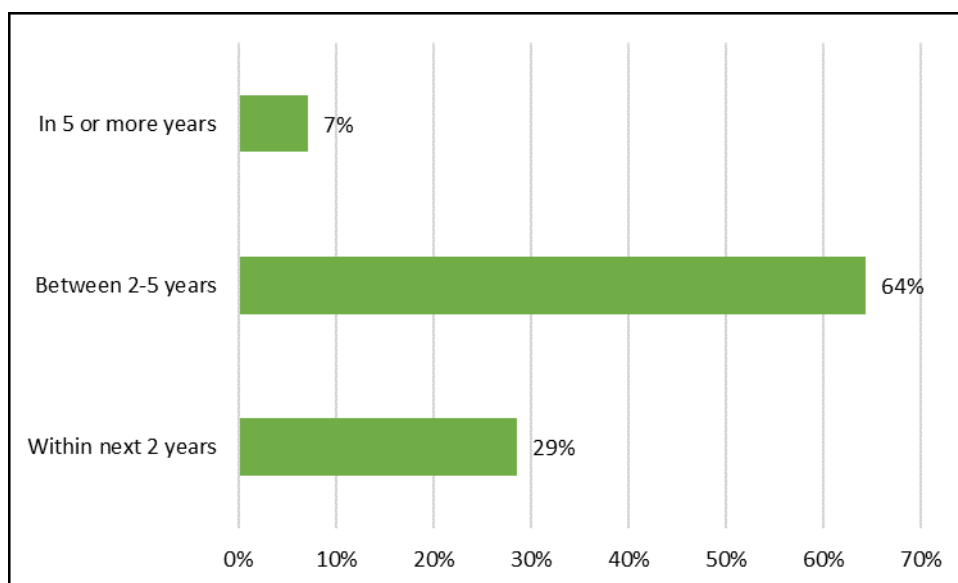
Fourteen households stated that they did plan to move within the village within the next 10 years.

PART 2 – HOUSING NEED

Fourteen Households completed part 2 or parts of it, two of these expressed a desire to move away from the parish.

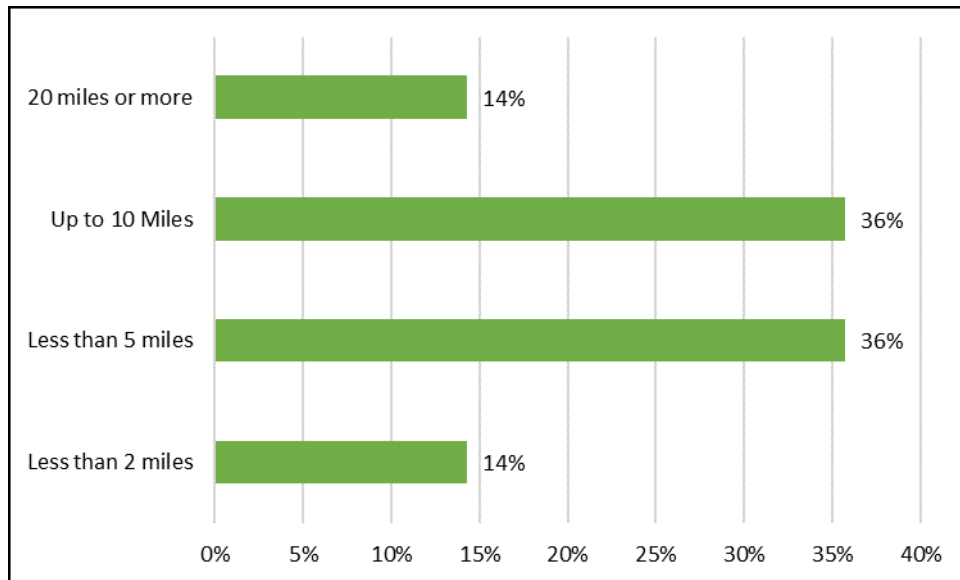
Respondents were asked when they felt they would need to move from their present home and how far they would be prepared to move. 64% stated that would need to move within the next 2-5 years, with 50% wanting to move less than 5 miles away.

Fig 24



Base: 14 respondents

Fig 25

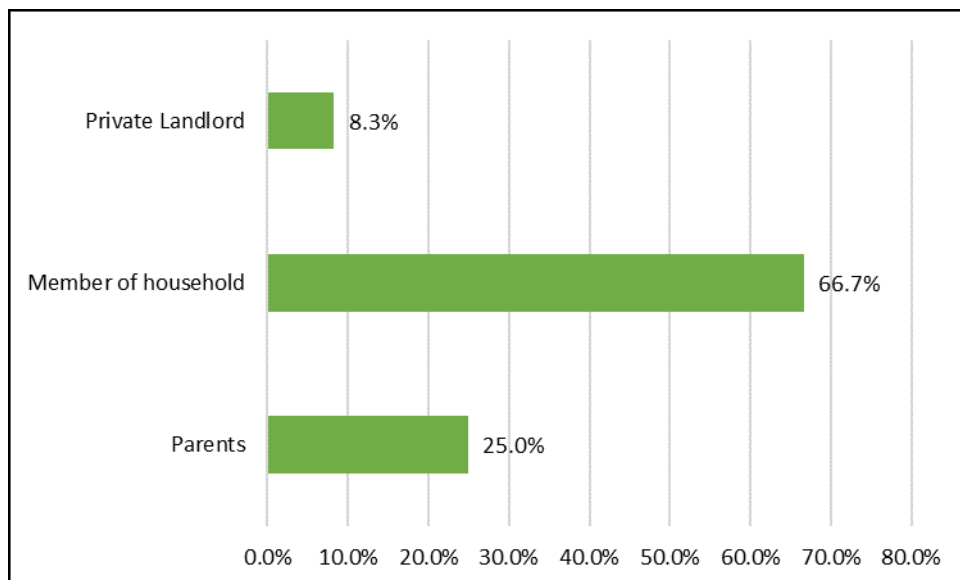


Base: 14 respondents

Current Tenure

66% of respondents were owner occupiers and 25% of those looking for alternative accommodation were currently living with their parents.

Fig 26

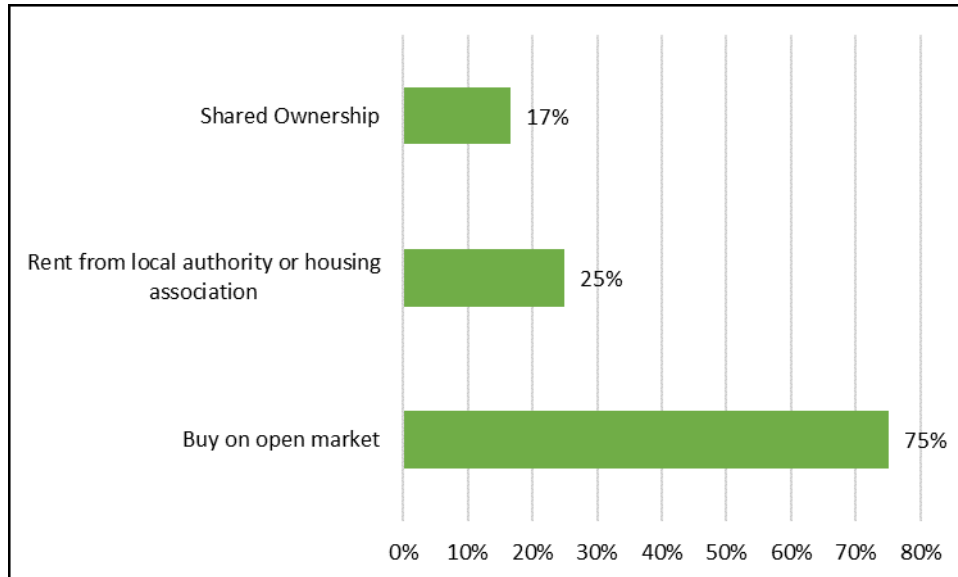


Base: 12

Future Tenure

Please note that households were able to tick more than one preference. Of the 12 households who responded the majority wanted to purchase on the open market. However 4 households were looking for affordable housing, either rented or shared ownership.

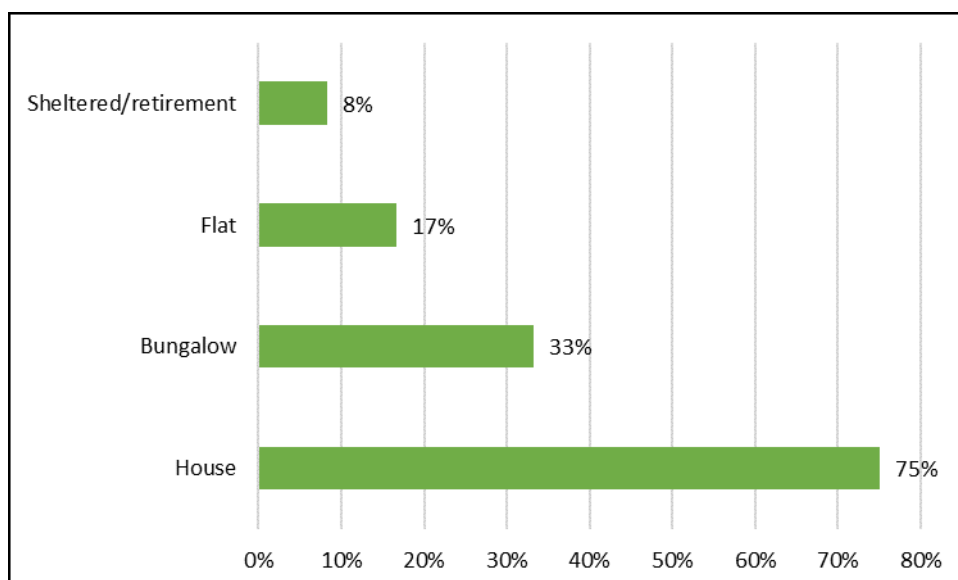
Fig 27



Base: 12 respondents

Households were asked to express the type of property that they would prefer, (again they were able to tick more than one preference) most preferences were for a house or bungalow.

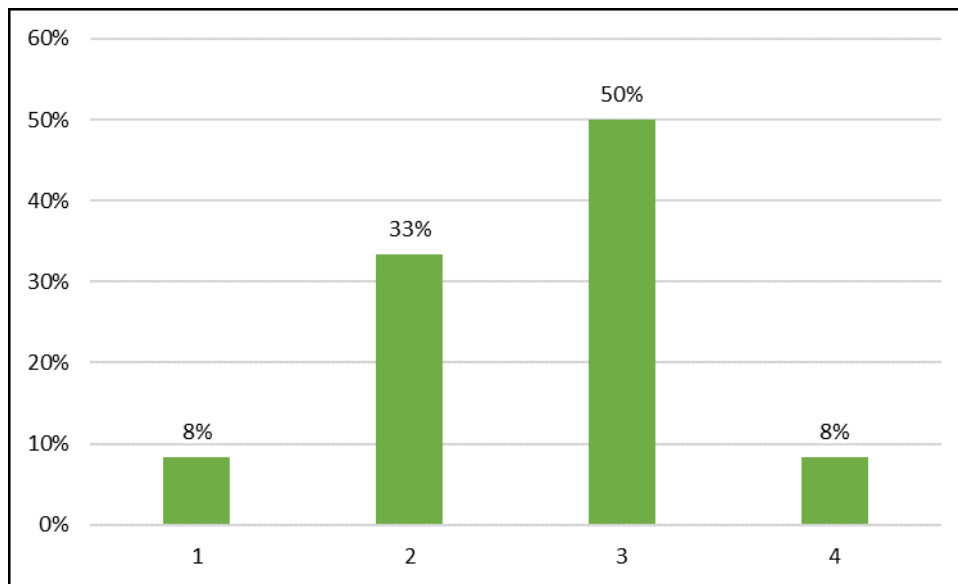
Fig 28



Base: 12 respondents

The following graph depicts the number of bedrooms required.

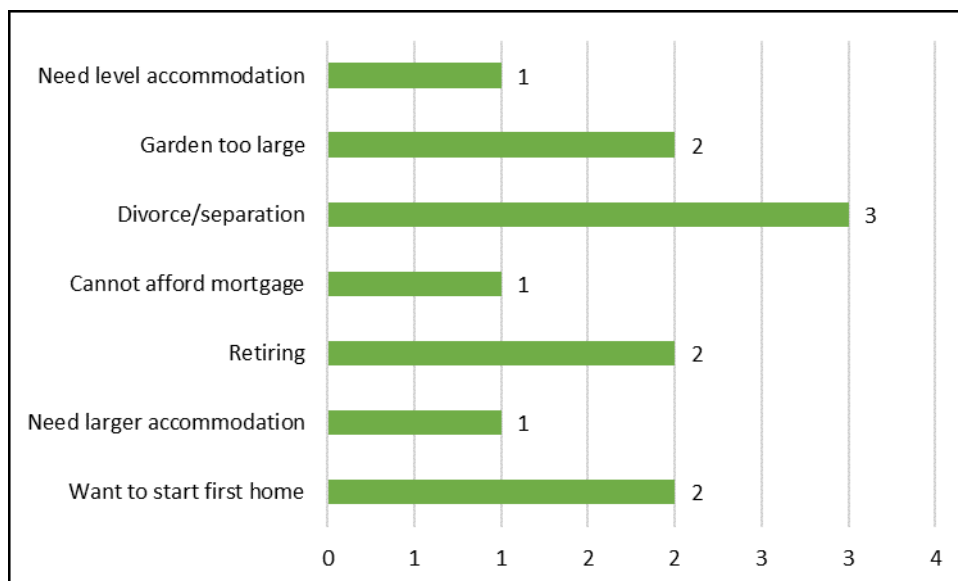
Fig 29



Base: 12 respondents

When asked why they needed to move the responses were as follows:

Fig 30



Base: 12 Respondents

Of those households looking to move, 6 were homeowners looking to downsize but remain in the village.

Affordable Housing Need

Of the 12 households who stated that they were looking to move within the village only four expressed a need for affordable housing, however one of these is already a homeowner and would not qualify.

The survey form asks for details of why respondents consider themselves to be in housing need, but these statements are self-assessed and have not been verified in any other research. However, in the experience of the Rural Housing Enabler, these surveys are relatively accurate, as people do not reply if they feel they could satisfy their housing requirements in any other way.

Registration on Borough Council Housing Needs Register

Only 1 of the households who responded are currently registered on Guildford Borough Council's Housing Register.

It is essential that all households are registered with Guildford Borough Council, so as to ensure eligibility for any future housing.

Size of Accommodation Needed

When being allocated affordable accommodation there are rules that are applied with regards to the size of property allocated. The size of any allocated property will be determined by Council's published allocation policies. The allocations criteria are based on a combination of factors including the age and sex of children in a household, and are subject to availability.

Guildford Borough Council's Housing allocation Scheme (April 2011) states that:

"The maximum number of bedrooms for which applicants are eligible is determined by the size of their household but as there is a shortage of larger homes applicants by be advised to seriously consider bidding for smaller accommodation than they would ideally like. Where a property has two living rooms and one can reasonably be used as a bedroom, it will be allocated on that basis"

Maximum bedroom eligibility is determined using the following guidelines.

Size household	Size home eligible for
<i>Single Person</i>	<i>Bed Sit or 1 Bedroom</i>
<i>Couple without children</i>	<i>One Bed</i>
<i>Pregnant woman 28 weeks or more pregnant (with or without partner) with no other children</i>	<i>Two bed</i>
<i>Single person or couple with one child</i>	<i>Two bed</i>
<i>Single person or couple with one girl and one boy both under 7 years</i>	<i>Two bed</i>
<i>Single person or couple with two same sex children under 16</i>	<i>Two bed</i>
<i>Single person or couple with one girl and one boy where the oldest child is over 7 years</i>	<i>Three bed</i>
<i>Single person or couple with two same sex children where the oldest child is over 16 years</i>	<i>Three bed</i>
<i>Single person or couple with three children regardless of sex</i>	<i>Three bed</i>
<i>Single person or couple with four children*</i>	<i>Three bed (2 living room) or 4 bed</i>
<i>Single person or couple with five or more children</i>	<i>Three bed (2 living room), 4 bed, 4 (2 living room) or 5 bed</i>

- *The maximum number of bedrooms will follow the rule for age and sex separation given for families with two children. Non-dependent children over 18, cousins, grandchildren and other relatives will normally be assessed using the same rules. An additional bedroom may be permitted where the Council is satisfied that this is essential taking into account the view of the Council's medical advisor or other independent advisor.*

There may be occasional exceptions to the above guidelines for example: -

- *Certain 2 bedroom properties designated for older people may be allocated to a couple or single older person if there is not demand from a household entitled to a two bedroom property*
- *Under local lettings plans*

On Specific Rural Housing Schemes, where planning permission specifically relates to the housing being provided to meet local housing need. Normally for such schemes properties will be offered to those applicants that bid for a property, who have a local connection and who are in the greatest housing need.

Local connection for this purpose can be established if the applicant and/or his/her partner: -

- *are living in the village or parish at present or*
- *are employed in the village or parish at present*
- *were born and brought up in the village or parish but now live elsewhere or*
- *have close family within the village or parish e.g. mother, father, brother, sister"*

"Length of residence or employment is taken into account and priority given to those with the greatest connection. If there are no suitable applicants in the village or parish then applicants from the next neighbouring parish or parishes can be considered on a concentric circle basis. In some cases, whilst other households will still be eligible to be offered the property, preference may be given to applicants with a local connection to a village or parish where a vacancy in the Council's existing stock occurs in that village or parish".ⁱ

For those people eligible for Shared Ownership properties the allowance is slightly less rigid. A couple may qualify for 2 bedrooms to account for potential future growth etc.

Household type	Property Size and Type
Single people	1 bedroom houses or flats, or two bedroom flats
Couples / two people sharing	One or two bedroom flats or houses
Parents(s) with child	Two or three bedroom houses

Source: Guildford Borough Council

Local Connection

Of those three households all have lived in the parish for 30 years plus.

Affordability Calculations⁵

Shared Ownership provides opportunities for people who cannot afford open market housing to access the housing ladder and build a share in the equity on the property. This option however can still be unaffordable and even a 40% share can still be too expensive for people on medium and low incomes.

To determine if Shared ownership would be affordable, purchasing 40% of the equity of a property, calculations are based on the average price of a 3 bedroom semi in the parish (this is because there is a severe shortage of entry level property in the area) An average value for property of this type are in the region of £450,000.

Potential for shared ownership mortgages was calculated as follows:

40% of £450,000 = £180,000 – less £10%

(To secure a Mortgage of £180,000 on 1 income = At least £51,428/ annum gross income required)

(To secure a Mortgage of £180,000 on 2 incomes = At least £60,000/ annum gross income required)

(Minimum deposit 10%: £45,000)

If these average property values were to hold true, and given that the average salary in Guildford is just over £27,000 then Shared Ownership may not be an appropriate for Seale and Sands.

Affordable Rents per month for Guildford Borough are as follows:

Local Housing Allowance rates (1 April 2014 – 31 March 2015)

Number of rooms	Category	Maximum weekly amount	Maximum monthly amount
Shared accommodation	A	£80.81	£350.18 pcm
1 bedroom	B	£168.98 pw	£732.25 pcm
2 bedrooms	C	£214.38 pw	£928.98 pcm
3 bedrooms	D	£265.38 pw	£1,149.98 pcm
4 bedrooms	E	£346.15pw	£1499.98 pcm

Source: Guildford Borough Council

If the rents above were found to cost 25% or less of a households' gross annual income (or 35% of the household's net annual income), then they would be classified as being able to afford an affordable rent.⁶

⁵ As per the recommendations by the Department for Communities and Local Government, a household is considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household, or three times the household income for dual income households.

⁶ the Department for Communities and Local Government Strategic Housing Market Assessment Guide 2007 suggests that a threshold level of 25% of the households' gross annual income to be considered affordable:

<http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket>

This survey did not collect gross salary figures, instead it asked respondents to indicate how much they felt they could afford to pay in rent/mortgage fees a month, which are as follows. Only one of the respondents completed this section of the survey so affordability calculations have not been undertaken and comparisons have not been made against existing affordable rents.

Anyone in housing need must register with Guildford Borough Council's Housing Needs Register who can confirm eligibility criteria. Telephone: 01483 505050 or Email: enquiries@guildford.gov.uk

Combining all of the above information, in summary, it would appear that there is only a very small level of need within the parish for affordable housing.

Affordable Rent: 3 units

2 x 1 bedroom units

1 x 2 bedroom units

Recommendations

The survey found that there is only a very small local need for housing in the parish. 45% were against any growth at all and just under 46% were in favour of steady growth. The biggest concerns are centred on the condition of the verges and maintaining the character of the village. A number of people were very keen to see a tennis court developed along with a number of people who wanted to see somewhere for the community to meet (similar to the Church Café).

As such, any future development within the parish would need careful consideration and more detailed consultation with the community, the total number of homes, if any were to be built, should be a reflection of the need identified in this survey report, the level of need recorded on the Borough Council's Housing Register and the number of homes that would be an appropriate number to build in the parish given site constraints and the local setting. The total number would therefore require close liaison between the Parish Council, the Borough Council, and the wider community itself.

Recommended Actions

Seale and Sands Parish Council

- Adopt the report and make a summary of the results available to the community
- Consider the next steps available to the parish with regard to local need
- Remind local households looking for an affordable home to register with Guildford Borough Council
- Consider the additional comments made, particularly concerning traffic and parking and the impact these have on the village

Rural Housing Enabler

- Make the report available to Guildford Borough Council

Please also see a recent Report into the affordability of housing 'Home Truths' by the Resolution Foundation which uses the 35% net income measure (June 2013): <http://www.resolutionfoundation.org/publications/home-truths-how-affordable-housing-britains-ordina/>

- In conjunction with the Parish Council, agree on best way to progress results
- Remind all respondents that they should ensure they are registered with GBC.

For queries please contact:

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APPENDIX ONE

GUILDFORD BOROUGH COUNCIL LOCAL PLAN ADOPTED JANUARY 2003

Policy H12

AFFORDABLE HOUSING FOR LOCAL NEEDS IN RURAL AREAS

As an exception to normal policies, affordable housing for local needs in rural areas will be permitted on sites within or adjoining the rural settlement boundaries identified on the Proposals Map if all the following criteria are met:

1. The housing would meet a genuine local need that would otherwise not be met;
2. The site does not exceed 0.4ha;
3. The type of housing is all affordable housing for local needs, both initially and on subsequent change occupant;
4. The development of the site would take full account of environmental considerations;
5. The settlement services and infrastructure are adequate; in very special circumstances schemes may be permitted for affordable housing for local needs on sites which do not adjoin settlement boundaries and which meet the criteria set out in this policy.

The Council will require secure arrangements to be made to reserve the housing for local needs, both initially and on subsequent change of occupant.

APPENDIX TWO - ADDITIONAL COMMENTS:

Please note: all comments listed below are those made by households responding to the survey. No attempt has been made by Surrey Community Action to censor or amend these comments, unless they identify a particular person or persons, or are of a very offensive or abusive nature. Surrey Community Action and Seale and Sands Parish Council cannot be held accountable for any of the views expressed.

	Comment
1.	Tennis court needed
2.	Please help us retain the quiet peaceful character and charm of our beautiful village. It is a very special, tranquil haven in an increasingly ugly, noisy and over developed County
3.	Pot holes, overgrown bushes, more church events within the parish maybe for the younger age parents.
4.	I would like the villages to retain village life, Cars drive too fast down Seale Lane
5.	Small local business does bring life and employment to the village, provided it is in keeping with village life, I.e. not too noisy or garish. Parking and access for visitors/deliveries etc. need to be adequately catered for however.
6.	There is too much heavy goods and quarry traffic already going through the village at speed (lorries Chambers) and vans drive through very quickly and noisily. the existence of the quarry and the landfill sites do not help traffic in the Sands
7.	Improved phone signals
8.	We strongly feel there's a need for an informal meeting place other than the pub! The café in the church was great and we made more friends in the short time it was open than in the whole of 5 years!
9.	I think some of the questions can be interpreted in more than one way. Which may lead to an incorrect analysis of the information submitted.
10	Many local families are forced to leave the area when they wish to downsize. Children are unable to afford to live here this breaks up the families and creates a dormitory for London business people and does not create a close knit society.
11	At 78 years of age my wife and I may soon have to move to a warden assisted type of accommodation - I would prefer this to be in The Sands.
12	The main appeal of the parish are the small, picturesque vistas and pleasant village community atmosphere. Through building there is a risk of reducing the village feel of the area and turning into a small town or borough of Ash or Farnham. This would be a great shame. Most of the residents are well off, affluent residents and as such the village already has plenty of very expensive properties. In fact most properties are large and too expensive for average earners. As such the idea of 'affordable' housing is commendable but unlikely to gain much acceptance with the residents of the larger properties who may be worried about devaluation of their property and the area. also with affordable housing you would need to ensure they always stay affordable and to those that need it i.e. make them available to key workers of the area only and if they move their job then the property must be passed to an equivalent key worker. We live in an ex council house in Seale and it is now valued way above the average house price therefore unaffordable to the people that the property was originally built for.. So the purchase of ex-council properties has to be considered during the new build. Any new build must not be a large, expensive property, only affordable to rich, retired bankers as a second home.
13	Stringent standard for housing quality, development, design and environmental sustainability.
14	The parish should adopt a more open/flexible approach to developments including redevelopment of existing properties in the area
15	Tennis court on the sands rec is needed and could be financed from summer show funds and other grants. Bowls club clubhouse is in poor condition and could be enlarged with

	dual aspect onto the bowling green and the Sands Rec, to include shop, café and seating for all to use. Joint use as a clubhouse for bowls and tennis and football?
16	There are currently plans to build a huge amount of houses in the Aldershot area. The roads in the Surrey/Hants are almost gridlocked already. The introduction of more properties will compound an already critical mass problem. I feel that increasing the number of houses in our area is a recipe for disaster. Maybe with the Aldershot situation it's gone too far already. In order to preserve our environment for future generations the population density needs to be carefully managed. Allowing further growth increases an already major problem in the area.
17	Thank you for organizing this survey
18	It's important to preserve and protect the ANOB Conservation area and green belt and diversity of wild life. Seale, Sands should remain as a small oasis close to the large communities of Guildford, Farnham and Aldershot. Large proposed developments threaten to engulf the area and amalgamate it into an urban sprawl. The infrastructure cannot support the proposed developments particular the Hogs Back and A3. Any development within the conservation area would completely alter the character of the village which is visited by many from towns around that they can enjoy the countryside and peace.
19	The Sands is a wonderful place to live for those wishing for quieter life. It would be sad to see further mass development as this would urbanise the area also there is plenty of land within Ash and Tongham that is favourable for development.
20	We would like the village to retain their village character and district identity. We do not want more noise, traffic or commercial industrial activity. A café/shop would enhance community cohesion and create a valuable amenity. A tennis court would provide an opportunity for all ages to keep fit and active. This would include teenagers for whom there are currently very few activities locally. They have no independent safe means of transport to go further afield.
21	Seale and Sands are village communities and should be maintained as such. Any development should be very limited. If we all wanted to live in a town we would.
22	I am concerned that in the case of Seale and Sands, a very tiny rural area in the scheme of things that this survey would be more relevant if it recognised the fact that the villages have special character and are not self-contained or self-sufficient. The proximity to Farnham, Guildford and Aldershot to supply the village needs should be emphasised as this works well now. E.g. shopping and schools.
23	I believe strongly that increased development could have a detrimental effect on the delicate road safety situation in the area. Pedestrians, cyclists and horse riders are at risk.
24	Dramatic improvement in road surfaces Better control of traffic speed limits not only in village but the Hogs Back with the introduction of speed cameras on the latter road. Prevention of any further mineral extraction in the village
25	It is important to maintain and preserve a rural environment for country people.
26	There's virtually no housing for starter homes or for people downsizing too. All smaller properties are added to and we are as guilty as the rest! To meet family needs or to boost value for the future. I think older people might like to stay in the villages but there is no appropriate housing to go to so they feel either trapped or have to move away from friends. Equally our children could never start out here, I fully understand why many won't want any development but a bigger vibrant community would help to keep and

	add to our services. Infrastructure would have to be developed too to meet more people.
27	I see no reason why more people should not be able to live in this beautiful part of the country as long as development is sensitively designed and planned.

Appendix 3 – Suggested Locations

1.	Redevelop sites where an existing house can be enlarged or replaced with a new build
2.	In already built up areas
3.	Brownfield
4.	Landfill sites near the Princess Royal/Barfields
5.	Along seale lane between Elstead Rd and Nursery, this will help bridge the gap between the two separate parts of Seale
6.	Some roads have poor drainage/flooding where the existing services already can't cope with rain water and debris that collects in drains - concerns that more housing there would worsen the situation
7.	Not on Littleworth Road, Not in Sands village centre
8.	Yes, the bottom half of my property currently being used as a caravan club site. It is within the boundary of existing houses of the village and is between Sands Close and Botany Hill. It has existing access on to Botany Hill
9.	Seale Lodge perhaps
10.	Sands recreation ground, paddock opposite the Sands Close could be developed with assisted living a priority. Sandy Farm may also be ideal for this type of development.
11.	Any new build must be: opening onto a road that will support the extra traffic - especially during the build with minimal impact to surrounding area, including wildlife and flora. If houses are to be affordable then they must be as efficient as possible to ensure low energy bills, solar panel, geothermal heating, rainwater collection, well insulated and not necessarily 'traditional looking' pitched roof inefficient.
12.	There are enough large houses, would be good to attract some younger less affluent people to the area.
13.	Forestry Commission land Seale Lane
14.	Seale Lane, either side of recreation ground
15.	Council owned land
16.	Some of the very large plots could be sub-divided and new housing should be in keeping with the existing housing
17.	Behind/beside Seale Rose Gardens
18.	Vere House
19.	On paddock land in Sands Road. The Sands opposite the existing council houses
20.	Along Seale Lane
21.	Brownfield sites
22.	On existing plots with large gardens reduces the ratio of building: garden
23.	Should development be considered unavoidable field adjacent to seale nurseries or next to the recreation ground field where seale lane meets the old hogs back road.
24.	secluded old brown field sites
25.	Sands Road, Littleworth Road, Botany Hill, Furze Hill
26.	Infill larger plots
27.	Existing brownfield
28.	Field bounded by Elstead Road and Seale Lane
29.	Coming down the hill from the A31 into Seale, Manor Farm Cottages farm - this would be the perfect focus for the village
30.	There are no obvious places on the edge of the village because of current protection
31.	Infrastructure is inadequate to support increased development

32.	There are at least 6 sand pits between Farnham and Seale that could be developed as they become reclaimed and settle. This will take time but it cannot be rushed.
33.	The big problem. A lot of land in Seale couldn't be used as they are ex pits. The land next to the Seale Nursery is very damp. It's a shame more use wasn't made of xxx in xxx Hill. Maybe development in Seale will have to be on existing plots but must be sympathetic not too crowded.
34.	Seale Lane
